

HANCOCK COUNTY LIBRARY SYSTEM



3 3123 00043 0729

SMALLER COMMUNITIES PROGRAM
HANCOCK COUNTY
MISSISSIPPI

PART I
ECONOMIC BASE REPORT

An Evaluation of the Economic Resources of
A Rural Mississippi County

Prepared by
MISSISSIPPI EMPLOYMENT SECURITY COMMISSION
John E. Aldridge, Executive Director
August, 1970

ACKNOWLEDGEMENTS

Without the cooperation and assistance of the following agencies, institutions, organizations, and individuals, this report could not have been made and their contributions are hereby gratefully acknowledged.

Coast Electric Power Association
Greyhound Lines, Incorporated
Gulf National Bank
Hancock Bank
Hancock County Agricultural Workers Coordinating Council
Hancock County Board of Supervisors
Hancock County Chamber of Commerce
Hancock County Chancery Clerk
Hancock County Circuit Clerk
Hancock County Cooperative Extension Service Agents
Hancock County Farm Bureau
Hancock County Health Department
Hancock County Homemakers Council
Hancock County Port and Harbor Commission
Hancock County Sheriff's Office
Hancock County Superintendent of Education
Hancock County Tax Assessor
Hancock County Welfare Department
Louisville and Nashville Railroad Company
Merchants Bank and Trust Company
Mississippi Aeronautics Commission
Mississippi Board of Water Commissioners
Mississippi Cooperative Extension Service
Mississippi Crop and Livestock Reporting Service
Mississippi Department of Archives and History
Mississippi Economic Council
Mississippi Forestry Commission Area Forester
Mississippi Geological Economic and Topographical Survey
Mississippi Library Commission
Mississippi Motor Vehicle Comptroller
Mississippi Public Service Commission
Mississippi Research and Development Center
Mississippi State Department of Agriculture and Commerce
Mississippi State Department of Education
Mississippi State Department of Public Welfare
Mississippi State Game and Fish Commission
Mississippi State Health Department
Mississippi State Highway Department
Mississippi State Rating Bureau
Mississippi Commission on Hospital Care

Mississippi State Tax Commission
Mississippi State University
Mississippi Power Company
NASA-Mississippi Test Facility
New Orleans and Northeastern Railroad Company
Peoples Federal Savings and Loan Association
Pearl River Junior College
Security Savings and Loan Association
Small Business Administration
Social Security Administration
South Central Bell Telephone Company
Southern Airways
The Sea Coast Echo (Weekly Newspaper - Bay St. Louis)
The Mayor-Commission Council - Bay St. Louis
The Mayor-Board of Aldermen - Waveland
U. S. Department of Agriculture, ASCS County Committee
U. S. Department of Agriculture, Farmers Home Administration
U. S. Department of Agriculture, Soil Conservation Service
U. S. Department of Commerce, Bureau of the Census
U. S. Department of Commerce, ESSA, Weather Bureau, Jackson, Miss.
U. S. Post Offices; Bay St. Louis, Clermont Harbor, Kiln, Lakeshore,
Pearlington, Waveland

CONTENTS

INTRODUCTION	Page
I. General Description of Area	1
Area Definition and Location	1
History of Area	5
Topography	16
Climate	18
Population	32
Education Level	36
Age and Sex Distribution	36
II. Hancock County's Labor Force	39
Trends in Employment and Unemployment	39
Current Labor Force	41
Commuting Pattern	49
Potential Labor Supply	50
III. Hancock County's Economic Pattern	53
Income	53
Volume of Sales	54
Financial Institutions	56
Banks	56
Savings and Loan Associations	58
Farmers Home Administration	60
The Federal Land Bank	64
Production Credit Association	65
Small Business Administration	65
Utility Usage	66
Home Ownership	68
Families with Automobiles	69
Postal Receipts	69
Living Costs	70
Agricultural Situation	72
Present Industrial Situation	77
IV. Hancock County's Resources	81
Manpower Resources	81
Wage Rates	81
Water Resources	83
Ground Water	83
Surface Water	86
Utility Resources	88
Electricity	88
Natural Gas	92
Other Fuel	94
Communications	94
Mineral Resources	96
Forestry Resources	99

V.	Hancock County's Community Facilities-----	102
	Form of Government and Tax Structure-----	102
	State and Local Laws Affecting Business and Special Business Taxes-----	104
	Services Available by Federal, State, and Local Institutions-----	109
	Police Protection-----	110
	Fire Protection-----	111
	Schools-----	113
	Churches-----	116
	Hospital and Medical Facilities-----	117
	Sewerage Facilities-----	119
	Public Welfare Facilities-----	120
	Library Facilities-----	122
	Recreational Facilities-----	123
	Civic, Social, Service and Fraternal Organizations-----	126
	Transportation Facilities-----	127
	Highway Transportation-----	127
	Railroad Transportation-----	129
	Air Transportation-----	130
	Water Transportation-----	132
	Miscellaneous Services and Facilities-----	135
VI.	Potential Industrial and Business Sites-----	138

LIST OF MAPS AND TABLES

	Page
<u>Maps</u>	
1. Location of Hancock County in Mississippi-----	3
2. Location of Hancock County in Relation to Major Markets in the South-----	4
3. Highway and Road Network, Hancock County-----	129
4. Proposed Harbors and Industrial Areas, Hancock County-----	133
5. Initial Project--West Hancock County Harbor and Industrial Area-----	134
<u>Tables</u>	
1. Climatological Data, Bay St. Louis, Hancock County-----	23
2. Rainfall Recurrence Frequency, Hancock County-----	24
3. Population of Hancock County, 1920-1960, By Race and Cumulative Per Cent Change-----	33
4. Population of Political Subdivisions, Hancock County, 1930-1960-----	34
5. Farm Operators, Characteristics As to Race, Tenancy, and Age, Hancock County, 1945-1964-----	35
6. Rural-Farm and Rural-Nonfarm Population Changes, By Race, Hancock County, 1930-1960-----	35
7. Median Years of School Completed, Persons 25 Years Old or Over, Hancock County, 1940-1960-----	36
8. Age and Sex Distribution of the White and Non-White Populations, Hancock County, 1930 and 1960-----	38
9. Population, Labor Force, Employment and Unemployment, Hancock County, 1940-1960-----	39
10. Estimates of Labor Force and Unemployment, Hancock County, 1964-1968-----	40
11. Age and Sex of Persons in Labor Force, Hancock County, 1960-----	42
12. Summary, Population, Labor Force, Employment Status, Hancock County, 1940-1960-----	43
13. Occupational Groups of Employed Persons, By Sex, Hancock County, 1940-1960-----	45
14. Employment in Hancock County by Industry Groups, 1964-1969-----	46
15. Labor Force Survey, Hancock County, August 9, 1969-----	48
16. Commuting Pattern for Hancock County, 1960-----	49
17. All Occupations for Which Applicants Showed Potentiality-----	51
18. Principal Occupations for Which Applicants Showed Skill Development and Greatest Potentiality-----	51
19. Family Income, Hancock County, 1949-1959-----	54
20. Volume of Sales, Hancock County, 1968-----	55
21. Postal Receipts, Hancock County, 1969-----	69
22. Land Use Pattern, Hancock County, 1954-1964-----	72
23. Types of Farms, Hancock County, 1954-1964-----	74
24. Trends in Livestock Enterprises, Hancock County, 1955-1970-----	75
25. Employment Covered by Mississippi Employment Security Law, Hancock County, 1968-----	79
26. Chemical Analysis, Hancock County, Public Water Supplies-----	85
27. Minimum Observed Streamflow, Hancock County-----	88

28. Schedule of Telephone Rates, Hancock County-----	95
29. Tax Structure, Hancock County, 1969-----	103
30. Public Schools in Hancock County, 1968-69-----	115
31. Churches in Hancock County-----	117

INTRODUCTION

The Smaller Communities Program was designed to help alleviate employment problems in rural areas. It provides a wide range of employment services and has sufficient flexibility to meet the needs of areas with varying economic problems.

The objectives are to: (1) determine current and potential manpower resources of the area; (2) assist in evaluating the over-all economic resources of the area; (3) assist community groups, in cooperation with other agencies, in planning and carrying out a program for employment development; (4) provide employment counseling and placement assistance to individuals for jobs within or outside the area; and (5) assist in the development and initiation of training programs.

Life in many rural areas is characterized by high unemployment and a lagging economy, and Hancock County would be included in this group. Numbers of families in these areas have incomes at poverty level. Community leaders have been unable in many instances to recognize and overcome their obstacles to employment development. They have not been able to effectively identify, evaluate, and publicize local resources in order to attract new industry.

Local residents have been at a disadvantage in seeking non-farm employment because of remoteness from metropolitan centers, inadequate general and vocational education, lack of specific knowledge of job opportunities, and general unfamiliarity with urban and industrial life.

There are 46 rural counties in Mississippi which do not contain an employment service office. These counties do not warrant the establishment of full-time offices because they are sparsely

populated and/or have few job opportunities. Since existing offices normally provide applicant and employer services primarily to their immediate vicinities, the only service regularly available to most rural communities is that provided on an itinerant basis, mainly for taking unemployment insurance claims.

The Mississippi Employment Security Commission in operating the Smaller Communities Program has drawn upon the experience gained in the Rural Areas Development Program.

The Mississippi Cooperative Extension Service through its Program Leader and local County Agents has been most cooperative and rendered invaluable services in this field of activity, as an adjunct to their Rural Areas Development Program. The Smaller Communities Program is under the direction of a "Rural Area Representative" who is responsible for relations with local community leaders; for coordinating necessary economic fact gathering, including manpower information; and for scheduling and over-all supervision of applicant services. Applicant services are provided by a mobile team of local people who are given special training in application-taking, aptitude test administration, and test interpretation. These services consist of registration, testing, and counseling as appropriate, in order to determine the occupational potential of the unemployed and underemployed workers, and to provide placement assistance to the extent possible within the area and elsewhere.

This publication is the first of a two-part series prepared by the Mississippi Employment Security Commission covering the operation of the Smaller Communities Program in Hancock County. It reflects the economic pattern of the county and a study of the human and natural resources. All background information and factual data used in the compilation of this report were secured from various Federal and State agencies, departments, and commissions, local sources, private firms and organizations, individuals, and a special manpower survey. Certain data related to employment, unemployment, and wage rates were based on information

collected by the Mississippi Employment Security Commission in its administration of the Employment Security and Unemployment Insurance Laws of the State of Mississippi.

The Manpower data includes information relative to 1,844 local residents who voluntarily participated in a preliminary special labor force survey conducted August 8 and 9, 1969, and 1,993 local residents who participated in an application-taking and aptitude-testing process during the period from July 21, 1969 through April 10, 1970.

The extraordinary length of 195 days for the operation of the program, which is about twice the usual amount of time required, was caused by the visitation of Hurricane Camille on the night of August 17, 1969. The eye of the hurricane covered the Bay St. Louis area causing many millions of dollars of damage to property and the loss of many lives in Hancock County. The area was almost completely devastated; many were homeless, jobless, and needed clothing, food, and water. Hence, the Smaller Communities Program operation was suspended for several months, and the office functioned in handling various emergency relief programs of the Mississippi Employment Security Commission.

SMALLER COMMUNITIES PROGRAM

HANCOCK COUNTY

ECONOMIC BASE REPORT

I. GENERAL DESCRIPTION OF AREA

A. Area Definition and Location

Hancock County is located in southeast Mississippi and is the western most of the coastal counties. It is bounded on the north by Pearl River County; on the east by Harrison County; on the south by the Gulf of Mexico; and on the west by Pearl River County and St. Tammany Parish, Louisiana. Pearl River forms the southern half of the western boundary. Hancock County is in the Fifth Congressional District of the State.

The county is very irregular in shape. It is 12 miles wide at the northern boundary, about 20 miles wide through the central portion, and about 9 miles wide in the southern part of the county. It is about 32 miles deep from north to south. The Gulf of Mexico and Pearl River make the southern and most of the western boundaries very irregular. There are only two incorporated towns in the county: Bay St. Louis with a population of 5,073 in 1960, and Waveland with a population of 1,106.

Bay St. Louis is the county seat and main shopping center in the county. It is located on the Gulf of Mexico in the southeastern corner of the county on U. S. Highway 90 and the Louisville and Nashville Railroad. It is about 18 miles west of Gulfport, 58 miles east of New Orleans, Louisiana, and 175 miles southeast of Jackson, the State Capitol. Some of the major metropolitan markets of the South within a 450 mile radius are Memphis

and Nashville, Tennessee; Huntsville, Birmingham, Montgomery and Mobile, Alabama; Little Rock and Hot Springs, Arkansas; Atlanta, Georgia; Tallahassee and Jacksonville, Florida; Baton Rouge, New Orleans and Shreveport, Louisiana; and Dallas, Fort Worth and Houston, Texas. The population of this market area is near 30 million people and retail sales are estimated at about 35 million dollars annually. With the excellent transportation facilities available, this area might be considered an overnight market from Hancock County.

Hancock County is easily accessible from the north, east, and west by paved highways.

U. S. Highway 90, which is four-laned, runs east and west through the extreme southern portion of the county going through Bay St. Louis and Pearlington. It connects Mobile, Alabama, and New Orleans, Louisiana, following the Mississippi Gulf Coast Line.

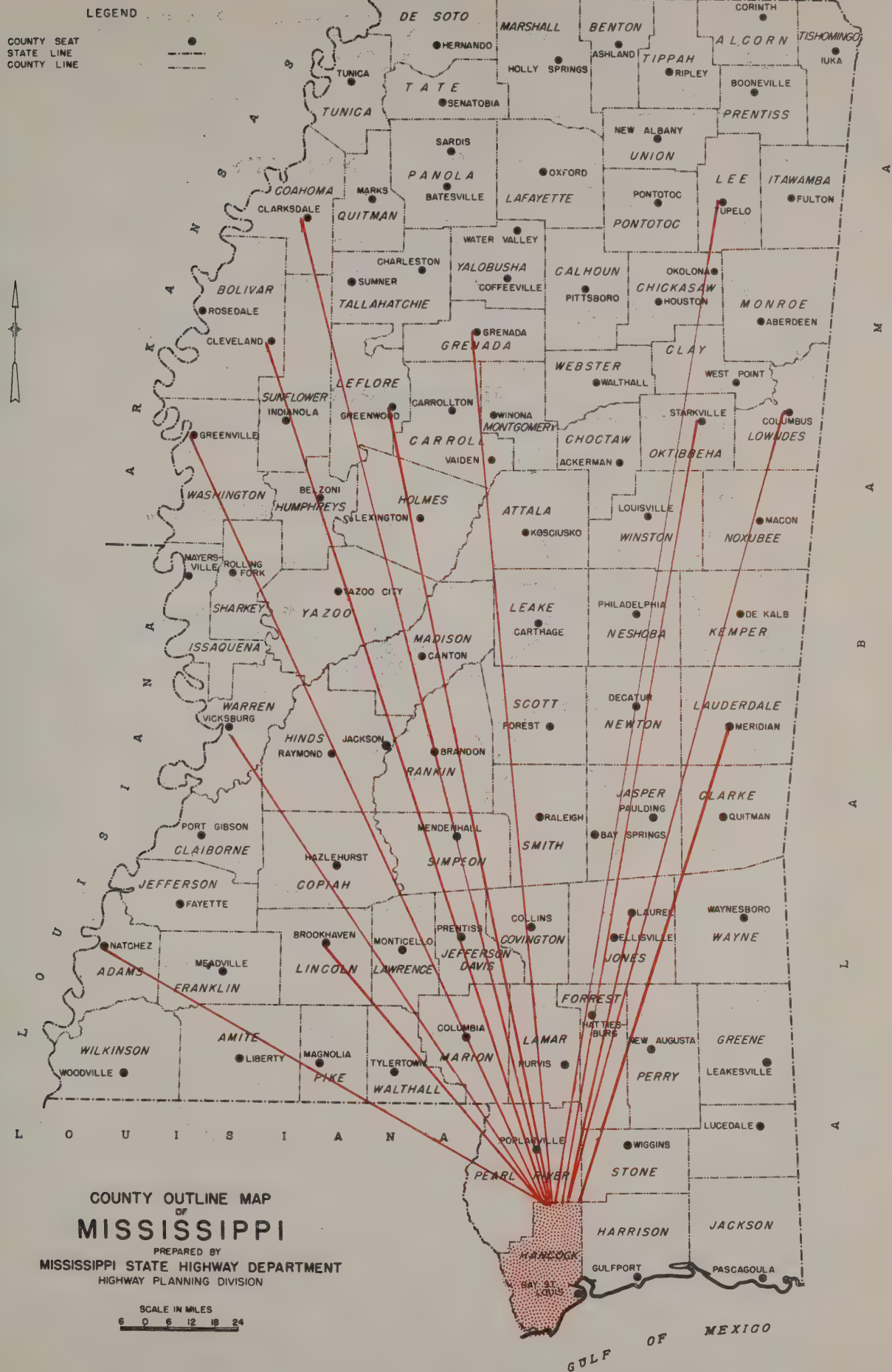
State Highway 603 bisects the eastern portion of the county from north to south going through Necaise and Kiln Communities and junctioning with U. S. Highway 90 at Bay St. Louis. It intersects U. S. Highway 11 and Interstate Highway 59 at Poplarville in adjoining

Pearl River County to the north. State Highways 43 and 604 traverse the western edge of the county from north to south junctioning with U. S. 90 at Pearlington. State

Highway 604 serves the Mississippi Test Site of the National Aeronautics and Space Administration (NASA) which is located in the southwest-central portion of the county.

Interstate Highway 10 which is presently under construction will traverse the county from east to west almost parallel to and a few miles north of U. S. Highway 90. Numerous hard surfaced local roads serve the different communities in the county connecting with the main highways.

The Louisville and Nashville Railroad generally follows the coast-line through the county providing freight and passenger service to Bay St. Louis, Clermont Harbor and Waveland



Map No. 1 -- Location of Hancock County in Mississippi



Map No. 2 -- Location of Hancock County in Relation to Major Markets in the South

with Bay St. Louis being the only agency station in the county. A branch of the New Orleans and Northeastern Railroad runs from Nicholson in adjoining Pearl River County southward to Gainsville providing freight service to the N.A.S.A. Mississippi Test Site.

The economy of Hancock County has traditionally been dependent on tourism, timber and agriculture. In recent years it has enjoyed limited industrialization. Among the State's 82 counties, it ranks 53rd in size with a land area of 485 square miles, or 310,400 acres, and 59th in population with 14,039 people in 1960.

B. History of Area ^{1/}

As far as can be determined, Robert Cavalier de LaSalle was the first white man to explore this part of the Coast. LaSalle descended to the mouth of the Mississippi River and on April 7, 1682, he went to reconnoiter the shores of the Gulf of Mexico, and was never heard from again. In 1688, Tonti, the faithful friend of LaSalle, came as far as the Gulf to seek tidings of his lost leader. On this trip Tonti examined the Coast thirty leagues toward Mexico and twenty-five leagues toward Florida.

When Pierre le Moyne d'Iberville came to plant the Fleur de Lis of France on the Gulf Coast on April 12, 1699, he set out to visit a bay about nine leagues from Ship Island to which he gave the name St. Louis, in memory of Louis IX of France, crusader and Saint. But finding the water very shallow there, he decided to place his settlement at Biloxi. It remained for his brother, Jean Baptiste le Moyne Bienville, to set foot on the land and give it its present name, on the day of the Feast of St. Louis, August 25, 1699. Pericault, the journalist from the frigate Le Maria, described the adventure as follows:

"We shortly afterwards found a beautiful bay about one league in width, by four in circumference, which was named Bay of St. Louis....We hunted for three days and killed 50 deer. Next day we camped at the entrance of Bay St. Louis near a fountain of water that flows down from the hills which Moyne Bienville named Belle Fontaine (now called Pine Hills). We hunted several days around this bay and filled our boats with venison, buffalo, and other game."

Long before the advent of these French explorers, the present site of Bay St. Louis was an Indian village called Chicapoula (or Chou-cou-pou-lou) meaning "bad grass", probably referring to the rock-a-chain grass which still abounds in sections of the land. The Indians were of the Choctaw Tribe, by far the strongest in Mississippi. They lived mostly in the area called Devil's Swamp along Bayou La Croix several miles west of the present city. The fine hunting and fishing grounds with abundant game made this a mecca for the Choctaws. The Frenchmen, realizing that this was an excellent location for obtaining good grade furs, apparently made friends with the Indians and set up a trading post. Beaver, muskrat, otter, bear and other fur-bearing animals were abundant in the marshy interior lands, while the waters abounded with excellent game and commercial fish.

In December, 1699, d'Iberville placed a few families in Bay St. Louis with a sergeant and fifteen men in a small fort on the beach. On January 3, 1721, two ships, La Gironde and La Volage, arrived with about 300 persons for concessions of M. LeBlanc and Court Bellville on the Yazoo River, and Madame Mezieres on the Bay of St. Louis, and Madame Chaumont on the Pascagoula Bay. From the record of land grants, it would appear that the colony of Madame Mezieres settled on a 17,084 acre grant north of what is now Felicity Street. These were the pioneer settlers. It was during this period that the "filles

1/ Mississippi Department of Archives and History, Jackson, Mississippi; Souvenir Centennial Edition, Hancock County Eagle, August, 1958, Bay St. Louis, Miss.; et al.

de la Cassette", or Casket Girls, arrived here from France. These women were imported to furnish brides for the colonists. Some were sent by force, while others came willingly; some were of questionable morals, while others were of irreproachable character. Each young lady carrying a trousseau packed in a little chest, anxiously awaited while the representative of Ursulines arranged a suitable marriage.

The country remained under the French flag until the Treaty of Paris on February 10, 1763, at the close of the Seven Years War when France ceded to Great Britain all its possessions east of the Mississippi River, with the exception of New Orleans, which was ceded to Spain. The British rule was of short duration because on May 8, 1779, Spain declared war against England; and Galvez, Provincial Governor of Louisiana, quickly joined in the hostilities against his traditional enemy. Within two years Galvez had forced the surrender of the British possessions, along the Mississippi River and the Gulf Coast, to Spain. It was then that what was known as the West Florida Territory including all the territory south of the 31st Parallel passed to Spanish rule.

In the fall of 1800, Spain secretly ceded Louisiana to Napoleon by the Treaty of San Ildephonso. However, Spain remained in actual possession of this territory. A diplomatic triple play was executed at New Orleans in the fall of 1803 when Louisiana went from Spain to France to the United States within a short space of 20 days in what is known as the Louisiana Purchase.

The first written records of habitation in what is now Hancock County show that a land grant dated in 1781 within the limits of the present city of Bay St. Louis was issued to Philip Saucier. This land passed later to Marshall and Joseph Necaïse. Another grant dated the same year adjoining the Philip Saucier-Necaïse grant was given to Madame Chorlo.

Joseph Chalone who settled on Pearl River where Logtown is located was given a land grant in 1805. Simon Favre obtained a grant on Pearl River at a place called Napoleon where he lived in 1806. He also staked a claim down the River at a place known as Nizan Landing, just above Logtown. In 1807, there was a grant to Amos Burnett for the land on which the old Indian village of Chicapoula was situated. Ambrose Gaines received a grant in 1810 located at the head of Navigation on the east branch of Pearl River and established the village of Gainesville. This village was once a busy and important lumber mill center, and a shipping point for cotton brought by wagon from as far away as Columbia. Gainesville was also at one time the county seat of Hancock County.

There were two Jourdan brothers, Noel and John J., each of whom was granted two tracts of land. Noel's land was on the Jourdan River to which he gave his name. John J. Jourdan's land was on Catahoula Creek, a tributary of Jourdan River. One of the most notable land grants by the Spanish government was given to Thomas Shields. This grant was first given in 1789 to Constantio Tardil, but it was not occupied and cultivated by him, so his claim was invalidated. The next year, 1790, Shields got possession of the land, but did not occupy it until 1800. This grant on the shore of Bay St. Louis was called Shieldsboro, by which the city of Bay St. Louis and the former port of entry were called for many years.

When the West Florida Territory came into possession of the United States, the part now belonging to Mississippi was divided into two districts, Biloxi and Pascagoula. The Biloxi district included the territory between the Bay of Biloxi and Pearl River, and between the 31st parallel and the Gulf of Mexico. When the War of 1812 loomed on the horizon, President Madison ordered Governor Claiborne to occupy and hold the district. Claiborne sent Dr. William Flood to organize the two new parishes or districts. On the Pearl River,

Simon Favre, who held one of the earliest land grants and who is described as an educated and prosperous planter, was designated as Justice of the Peace and given a set of the civil code and the laws and acts of the Legislature. In Bay St. Louis, Philip Saucier, who had grown in influence was commissioned Justice of the Peace and given a set of the code and laws.

Under the Treaties of Fort Adams, December 17, 1801, and Mt. Dexter, November 16, 1805, the Indians relinquished to the United States all the southern portion of the present State of Mississippi, and May 14, 1812, the District of Mobile lying east of Pearl River, west of Perdido and south of the 31st degree of latitude, was annexed to the Mississippi Territory. A few months later, December 14, 1812, all that part of this region lying within the present limits of Mississippi, was erected into the two large counties of Hancock and Jackson. Only eight counties had been previously organized, and this was five years before Mississippi was admitted to the Union. Hancock County was named in honor of John Hancock, the first signer of the Declaration of Independence and President of the Colonial Congress. The original Act of the Territorial Legislature defined the limits of Hancock County as follows:

"All that tract of country lying south of the thirty-first degree of north latitude and west of the line running due north from the middle of the Bay of Biloxi to the thirty-first degree of north latitude and east of the Pearl River."

The present counties of Harrison, Pearl River, and Stone have all been carved out of the original extent of Hancock County by subsequent acts of the State Legislature reducing its size to approximately one-fourth of the area. On February 5, 1841, that portion of Hancock County lying east of the line between ranges 13 and 14 west, was embodied in the county of Harrison; then on January 6, 1916, most of the northern half of Harrison County was taken to form the new county of Stone. On February 22, 1890, that portion of Hancock County lying north of the line between townships 4 and 5 south, and extending from the middle of

Pearl River east to the line between ranges 13 and 14 west, was taken to form the new county of Pearl River. Still later, a large portion of the northwestern part of the county was annexed to Pearl River County leaving the present size of Hancock County at approximately 485 square miles.

Hancock County was slowly settled as the Census of 1820 showed a population of only 1,594 people. However, records of early Spanish land grants, as previously mentioned, show that villages had been established at Logtown, Napoleon, Nizan Landing, Pearlington, Gainesville, and Bay St. Louis, or Shieldsboro, as well as inland communities on the Jourdan River and Bayou La Croix. The Census of 1840 showed a population of 3,367, then Harrison County was formed in 1841. Yet, the area began to be settled at a much faster rate and by 1860, Hancock's population was back up over 3,000 and Harrison had a population of nearly 5,000.

The Act creating Hancock County did not designate a county seat; hence, it seems that there have been several sites for the county seat. Early records of the county were destroyed by fire, but it appears that originally there were two county seats -- one at Pearlington and one at Bay St. Louis -- probably due to difficulties of travel. Somewhat later, land titles indicate that Gainesville became the county seat, but for what length of time is unknown. On April 1, 1853, the court house at Gainesville burned and all county records were lost.

In 1867, the State Legislature authorized an election to determine the county seat of Hancock County. It is very evident that intense rivalry existed between several towns. The election was accordingly held on March 18, 1867, and at a special meeting of the Board of Police, (now known as Board of Supervisors) immediately following the election, the Board held that Gainesville had received the highest number of votes and ordered that Gainesville be

declared the county seat of justice. However, court litigation followed and the Circuit Court decreed that the Board of Police of Hancock County shall proceed to provide public buildings and establish the seat of justice at Shieldboro in conformity with the choice of the qualified voters in said election. An Act of the State Legislature was passed in 1872 authorizing another election on the same subject, but no record is found that anything came of it.

The original settlement was given the name of Bay St. Louis by the French explorers and founders. Subsequently, it was called Shieldsboro, as previously explained; then, for many years both names were used by different people. The Mayor and Board of Aldermen at their meeting, January 4, 1858, made an attempt to clarify the matter by incorporating the city under the name of Shieldsboro. This, however, did not meet with general approval; so, on March 2, 1875, the first name was restored and the city was incorporated as Bay St. Louis. The City celebrated its Corporate Centennial with elaborate ceremonies in 1958; although incorporated under the name of Shieldsboro, the same charter is being used today under the name of Bay St. Louis.

Wherever the French explorers unfurled their banner, they brought religion, planting at the same time the Cross of Christ. Side by side stood the nobliest knights, with the consecrated priests, patient in suffering, fearless in danger, sublime in enthusiasm. The expedition of d'Iberville was no exception to this rule. Father Athanasius D'ouay and Father Donenave accompanied him on the first expedition to the Coast. From what is known, the pioneer settlers of Bay St. Louis were all Catholic and until today the denomination has remained dominant in Hancock County.

As the area was settled, homes, churches, schools, and roads were built. Most of the earliest schools were denominational and even today there are probably more sectarian

schools in Hancock County than in any other county in Mississippi. The first school of record in Bay St. Louis was established in 1852 by a Catholic Missionary, Father Louis Stanislaus Mary Bateaux. It was a boys' school named St. Stanislaus Academy and later grew into a large boarding school with a national reputation. In 1855, the Sisters of St. Joseph started a boarding school for girls called Saint Joseph's Academy which also enjoyed an enviable reputation in its growth. St. Augustine's Seminary, started in 1920, is said to be one of only two schools in the United States for training Negro youth for the priesthood. St. Rose de Lima is an excellent Catholic High School for Negro boys and girls. The newest denominational school is Christ Episcopal Day School, started in 1949. It accepts students of all faiths and is one of a few schools with an AA rating from the State Accrediting Commission.

Public schools in Hancock County began in 1870 and by 1890 there were some twenty one- and two-teacher schools scattered throughout the county. Today, after recent organization of the public schools there are three high schools and six elementary schools in the county with modern facilities and expanded curriculums.

A major step in the development of the county was the coming of the New Orleans, Mobile and Chattanooga Railroad in 1872. Previously, freight had to be brought in by barge from New Orleans, Mobile and other coastal towns. The railroad followed very closely the shoreline which presented great difficulties, not only in bridging the marshes and the two-mile wide Bay of St. Louis, but in extremely costly upkeep. Worms and other salt-water insects attacking the piling caused constant replacements to have to be made until the discovery of creosote treatment for the piling in later years. This railroad was purchased in 1878 by the Louisville and Nashville Railroad, by which it is still known.

Many citizens of today still remember the Sunday and Wednesday dollar excursion trains running between New Orleans and Ocean Springs, Mississippi, which were always filled to capacity with happy crowds out for a day of fun, rest and relaxation. Here at Bay St. Louis, it was always a thrill to meet the excursion trains in the morning and afternoon, and mingle with the crowds, watching the vendors running up and down outside the train, selling fish and oyster sandwiches, pralines, figs, magnolias and various other articles to passengers through the train windows.

To meet the problem of increasing motor traffic, a two-mile long wooden highway bridge spanning the Bay of St. Louis was built and opened to traffic in 1928, and thus ended the inadequate ferryboat service between Bay St. Louis and Henderson Point. This bridge, becoming antiquated with the passage of time and increasing traffic, was replaced in 1954 by a magnificent nine million dollar, four-lane concrete bridge, lighted at night, which is now toll-free. It is on U. S. Highway 90, which is the main coastal highway from Florida to Texas.

Today, there are only two incorporated towns in Hancock County: Bay St. Louis with a population of 5,073 in 1960, and Waveland with a population of 1,106. Approximately 60 per cent of the population lives in the coastal area. However, in the early years of the county there were thriving towns at Gainesville, Pearlington, and Logtown, all on Pearl River. Also, Necaie, Kiln and Sellers were once good size villages. These were all sawmill boom towns around the turn of the century. But, when most of the fine long-leaf yellow pine forests had been clean cut, they all more or less became ghost towns, and are now mostly thinly populated rural communities.

The population of the county reached 11,886 in 1900 and remained rather stable through 1950. Since then there has been a remarkable increase to an estimated 17,180 in mid-1966.

The economy of the county traditionally depended on timber and agriculture. But in recent years has come to depend more and more on tourist business, even though it has enjoyed a small degree of industrialization. Even in its early years the raw beauty of the large live oak trees draped with long hanging moss, the majestic long leaf pines, the beautiful flowering shrubs and the mild climate of the coastal area made it attractive as a resort area for the more affluent citizens from New Orleans, Natchez, and other areas.

The stretch of U. S. Highway 90 for several miles through the city of Bay St. Louis has been called the "Praline Capitol of the World". And maybe rightfully so. By day, signs, arrows, beacons, and billboards literally shout to passing motorists; by night, huge, booming multi-colored neon signs announce the wares of dozens of praline and gift shops. According to the people who operate the shops and sell pralines, there are more little family praline factories in that one area than in any other similar place in the world. Each and every one of them has his own individual recipe, which he claims is better than anyone else's. The pralines are made fresh daily.

Hurricane Camille devastated the coastal area and caused damage throughout the county on the night of August 17, 1969. Scores of people were killed, thousands made homeless, and property damage ran into the millions. Yet, the citizenry with a great spirit of "we may be down but we're not out" is clearing away the rubble and planning to build back bigger, better, and more attractive than ever before.

The establishment of the Mississippi Test Facility (MTF) of the National Aeronautical and Space Administration (NASA) in the west-central portion of Hancock County in the early 1960's provided a big boost in the economy of the county. NASA purchased 13,424 acres including the town of Gainesville, extending about five miles eastward and northward (about five miles square) for the actual test site, and secured easements or purchased an

additional 128, 526 acres surrounding the site to serve as an accoustical buffer zone. Most of this additional acreage was in Hancock County, with some of it in Pearl River County and St. Tammany Parish, Louisiana, and was all very sparsely populated. The communities of Logtown, Napoleon, Westovia, and Santa Rosa in Hancock County were abandoned and their inhabitants (about 850 families) were moved to other areas of their choice.

The mission of the MTF is the checkout and flight certification of the first and second stages of the Apollo/Saturn V space exploration vehicles. The \$300, 000, 000 facility became operational in April, 1966, when over 3, 000 people were employed. As of October 2, 1969, there were 2, 325 employed, and by February, 1970, employment had dropped to less than 2, 000 people. Of this number approximately 500 are residents of Hancock County. This facility is scheduled to be phased out in 1970-71.

County and city officials as well as industrial development organizations are looking ahead and planning for the future economic development of the area. Work is progressing on the construction of the new West Hancock County Harbor and Industrial Area located on Mulatto Bayou adjacent to East Pearl River. Cleared zones in the 2, 200 acre industrial park are being readied for several industrial prospects. The main access road leading to U. S. Highway 90 and Interstate Highway 10 has just been paved. The railroad spur will parallel part of this road. Advance negotiations are underway for settlement of two multi-million dollar concerns here that will provide employment for about 1, 000 people. One is a metal shipping container manufacturer, and the other is a shipyard. Negotiations are also underway to get a small air-oriented industry to locate at Gulf Central-Stennis Field, the county's new jet-age airport.

Diamondhead Properties has acquired 5,500 acres of rolling timberland known as the Gex property, which is located about two or three miles north of Bay St. Louis, on which will rise the largest residential-resort type recreational development ever undertaken in the southern part of the United States. The land is some of the highest ground on the Mississippi Gulf Coast with elevations ranging up to 105 feet above mean sea level. It is located between Jourdan River and the Bay of St. Louis with two miles of shoreline on the Bay and nine miles of shoreline on the Jourdan River and Bayou. New Interstate Highway 10 will traverse the south-central portion of the tract for a distance of about four miles with an interchange in the center of the project.

The corporation proposes to spend \$5,000,000 on phase one of the project to be completed by June, 1970. This will include the construction of 10 model homes to be sold at builders' cost, a million dollar country club, an airport, central marina, riding stables, driving range, 18 holes of a 36-hole golf course, and a condominium apartment complex.

The master development plan provides for a commercial shopping center, schools, churches, etc., a total investment in excess of \$100,000,000. Once completed, Diamondhead would be a city of somewhere between 25 and 35 thousand people.

The development is not just for the rich, but a place where almost anyone can build a house if he has a minimum of around \$12,500 to start. Approximately, 500 persons will be employed in the operation when development is complete. This will be a big boost to the economy of the area, and a vital factor in the rebuilding of a newer and greater Gulf Coast from the rubble of the Hurricane Camille.

C. Topography^{1/}

Hancock County occupies part of two main physiographic divisions. The southern and southwestern parts, comprising about 60 per cent of the total area, consist of comparatively low

country locally called "flatwoods". North of this, the remainder of the county is higher and presents a distinct contrast to the lower, flatter country.

The maximum depth, south to north, of the flatwoods section is about 18 miles. Slightly higher land occurs in places along a narrow strip bordering Pearl River and as irregular scattered low ridges throughout this division. The lower areas are nearly level, with a very slight slope eastward. Drainage water moves slowly following shallow depressions, which are in many places only a few feet below the general level of the surrounding country. In a few places, as in the Devils Swamp area, stream channels have not developed or are indistinct, and the water moves in sheet form to points where the gradient becomes sufficient to cause channel cutting. All this lower-lying land has a high water table and poor drainage generally prevails. The extreme southern portion of the county is marshy, and is subject to inundations by tides.

The uplands, occupying the northern part of the county, are typical of the more rolling country of the Coastal Plains Province. They are geologically an older region in which streams have dissected the surface more thoroughly and cut deeper valleys, although much of the original plain-like form is preserved in the flatter inter-stream ridges and divides. Most of the ridges are comparatively narrow, or where wider are broken by small drainage ways leading to the main streams.

The Central part and major portion of Hancock County is drained by Jourdan River which begins and ends in the county. Its headwaters form in the northwestern part of the county running in a southeasterly direction and emptying in St. Louis Bay and eventually into the

1 / Soil Conservation Service, U.S.D.A., Local Office, Bay St. Louis, Mississippi.

Mississippi Sound. It's main tributaries are Catahoula, Hickory, and Orphan Creeks and Bayous Bacon, La Terre, Rotten and La Croix. Pearl River drains the western edge of the county where it forms the boundary. Wolf River runs through the extreme northeastern corner of the county and drains a relatively small area.

For convenience in description, the soils of the county may be associated in several groups based on similarity of features. In the well-drained uplands those soils having yellowish and generally friable subsoil materials all belong to the Norfolk series. Another group of well-drained upland soils having reddish friable subsoil materials includes the Orangeburg, Ruston, and Cahaba series. The group of bottom land soils having more or less buff colored plastic to clay subsoil materials with poor to imperfect drainage includes the Eulonia, Cuthbert, Plummer, Leaf, Myatt, and Bibb series in the northern part of the flatwoods area. The soils near the Coast are of little agricultural value as they are mostly muck, swampy, tidal marsh materials.

The Soil Conservation Service maintains a full-time office in the Hancock County Agricultural Building on Necaise Avenue in Bay St. Louis.

D. Climate^{1/}

The State of Mississippi is divided into ten groupings of county areas wherein the climatic features are reasonably homogeneous for that division of the state from agricultural and other viewpoints. The boundaries of a climatic division were selected to give a division as much uniformity in its observed climate as possible. Hancock County, Mississippi's southernmost county, is a part of the Coastal Division. This Division consists of six

^{1/} ESSA, State Climatologist, Weather Bureau, Jackson, Mississippi 39205

counties in the southern tip between Louisiana and Alabama. The three counties adjoining the Mississippi Sound or the Gulf of Mexico from west to east are Hancock, Harrison, and Jackson; while the three just north are Pearl River, Stone, and George Counties. The following climatological description includes summaries of weather based on data from within Hancock County (Bay St. Louis, et al), estimates of climatic features for which there are too few or no observations within the county, and other climatic information of a general divisional nature.

Located on the eastern side of the North American Continent south of 31° N Latitude, the Coastal Division is in a subtropical area where broad aspects of climate are determined primarily by the Gulf of Mexico to the south, and the large land mass to the north and west. The interaction of these influences, and the modification of air masses moving from their origin over the area, all help to produce the changes in weather in the Division. Based on a combination of the temperature-reporting weather stations in the Division, the six-county area as a whole had an annual average temperature which in individual years (1931-1969) ranged from near 66° F to about 69° F; the 30-year, 1931-1960, mean is about 68° F. However, the range between the average daily maximum and the average daily minimum temperature increases northward (inland). In general, summer maxima are hotter and winter minima cooler as the distance from the Gulf increases. The diurnal range in temperature from a day's lowest to its highest, averaged over a number of years, is about 15 to 20 degrees. Individual days have a greater, or lesser range chiefly depending on the air mass; however, the lower range tends to be near the coast.

Mississippi locations near the Gulf of Mexico and a few miles inland have a more pronounced maritime type of climate than at places further inland. There is a daytime unequal heating and a nighttime unequal cooling of the land and water masses. Ordinarily, after sunrise,

especially on sunny days, a relatively strong heating of the land of the coastal region develops. The overlying air is heated and rises while the air pressure there starts to fall. In contrast, the air over the strip of water offshore is only moderately warmed. As a result, between land and water there is a temperature difference and a pressure gradient develops in the forenoon; this is accompanied by an onshore air current called the "sea breeze." Usually this breeze starts in the later morning and reaches its maximum velocity in the early or mid-afternoon. Then the temperature and/or pressure differences between the air over the land and the air over the water diminish and the strength of the sea breeze is reduced. After sunset the land and its overlying air cools faster than the Gulf and its overlying air, and a reverse offshore nocturnal circulation develops, most often with a period of relatively calm between the times of onshore and offshore winds. These times vary with the season and local differences. The sea breeze may last from 5 to 12 hours; the land breeze is usually pronounced during only a few hours and is more subject to fluctuation in direction. The sea breeze generally blows normal to the coast line. However, when conditions are not obscured or masked by the over-all weather situation, the direction of the sea breeze changes during the course of a day; at times first starting with an easterly to southerly component and ending with a southerly to westerly component. The circulation in daytime is completed by a cumulus-forming convection over the land and a cloud-dissolving subsidence over the water. At night the offshore land breeze is of smaller intensity and vertical extent.

Summers are consistently warm, while winters are relative mild and are characterized by an absence of sustained severe cold. To a large extent, the day-to-day variations in temperature depend upon the origin of the air mass that is currently affecting the day's weather. The air masses that prevail in the warm season move from over the Gulf of Mexico and are moist, unstable and warm so that summer temperatures are like those of

the tropics further south. Summertime maximum temperatures in Hancock County are seldom as high as they are further inland. Occasionally during the warmer season, the pressure distribution may bring westerly to northerly winds to the Coastal Division. When this change is extended, it results in a period of hotter, drier weather. Extreme temperatures may exceed 100°F ; the thermometer reached 108°F on July 15, 1963, at Merrill, George County. If these conditions are prolonged, drought conditions affecting agriculture may develop and the danger of forest fires increases. The mean temperature for a 30-summer period was about 81°F . Of the summer months, the July mean temperature averaged the warmest. Temperatures in the Coastal Division climb to 90°F or higher on an average of about 60 to 90 days per year; the fewer number of days occurring on the immediate Gulf Coast.

Changes in temperature between one day and the next are usually much greater during the cold season than in the summertime. Over a 30-winter period, the Division as a whole averaged about 54°F . Of the winter months, the January mean temperature averaged the coldest. Temperatures in the Coastal Division drop to 32°F or lower on an average of from 5 to 20 or more days per year; the fewer number of such days occurring on the immediate Gulf Coast. The usual weather cycle during the colder portion of the year is rain followed by a few days of relatively cool weather, which in turn are followed by a period of relatively warm balmy days, and then by another rain. When the center of one of the outbreaks of cold air from the north moves over or near Mississippi, it brings colder weather; however, cold spells seldom last over about three days. The thermometer fell to 2 degrees above zero on February 13, 1899, at Bay St. Louis, Hancock County. In recent years a temperature of 32°F or colder was recorded at Bay St. Louis in the fall

as early as October 3 (31^oF in 1964) and in the spring as late as March 27 (28^oF in 1955). The average date of first occurrence of 32^oF or colder in the fall is about December 6 and the average last occurrence in the spring is about February 24. This gives an average freeze-free period (or growing season) of near 285 days.

Rainfall in the Coastal Division is generally of the shower type; prolonged rains are not too frequent and usually occur in the winter. Snow occurs infrequently and is not of much economic importance in the Coastal Division. Tropical storms with winds of 39 m.p.h. or more near their center average about two per year and they bring rain to the Coastal Division on an average of about 5 days per year. During a 30-year period, tropical storms contributed near three-tenths of the August rainfall and totaled about one-eighth of the June through October amount. Summer in the Coastal Division is usually the wettest season, and averages about one-fifth of the annual precipitation. The number of days with measurable precipitation as averaged over a period of years is about four days out of thirteen. Based on a combination of the rain and snow measurements at the temperature stations, the Coastal Division as a whole had an annual precipitation total which in individual years (1931-1969) ranged from about 41 inches (in 1954) to near 87 inches (in 1961); the 30-year, 1931-1960, mean is about 61 inches. Most of the precipitation falls from thundershowers, with the result that amounts have an erratic pattern; highly variable unevenly distributed totals may occur over relatively small areas.

Lightning or thunder usually occurs on two or more days each month, except that at times, a month in the cooler portion of the year may have one or none. Over a year, lightning or thunder occurs on about two-thirds of the days with precipitation. Frontal thunderstorms

Table 1. Climatological Data, Bay St. Louis, Hancock County
(Data are averages for periods of from 14 to 27 years)

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Annual
Mean Precipitation (Inches)	5.0	4.5	5.9	5.4	3.8	4.6	6.8	6.0	6.8	2.3	3.7	5.2	60.0
Mean No. Days with 0.10 Inches or More Precipitation	6	6	5	4	5	6	9	8	6	4	5	6	70.0
Mean No. Days with 0.50 Inches or More Precipitation	3	3	3	3	2	2	4	4	3	1	2	3	33.0
Greatest Precipitation (Inches) Year*	14.3 92	11.0 28	14.0 46	16.2 12	17.8 32	20.2 00	13.6 04	16.4 26	19.9 57	15.0 18	11.9 48	11.6 31	101.5 00
Least Precipitation (Inches) Year*	0.68 27	0.75 92	0.10 55	0.01 15	0.04 99	0.28 07	0.46 47	0.19 54	0.10 33	0.00 53	T 49	1.13 59	28.7 62
Greatest Precipitation, 1 day (In.) Year*	6.25 65	5.75 27	6.50 22	10.85 64	10.10 32	9.50 00	8.00 31	6.70 31	10.26 57	5.86 37	8.42 61	5.24 07	
Mean Daily Temperature (°F.)	51	54	59	68	75	81	82	82	78	69	59	52	68
Mean Daily Maximum Temperature (°F.)	60	63	68	76	84	89	90	90	86	79	69	60	76
Mean Daily Maximum Temperature (°F.)	42	45	50	60	67	73	74	74	70	59	50	44	59
Mean No. Days Temperature 90°F. or Higher	0	0	**	**	3	14	18	19	8	1	**	0	63
Mean No. Days Temperature 32°F. or Lower	6	3	1	**	0	0	0	0	0	0	1	4	15

*Year indicated as "92" is 1892, similarly for other years to date.

**Less than 0.5 Day

T-Trace, an amount too small to measure

Source: ESSA, State Climatologist, Weather Bureau, Jackson, Mississippi 39203

may occur in any month of the year, while air-mass storms prevail in the summer. July and August average a thunderstorm on about half of their days; the number of thunderstorms then decreases as the slow moving rain suppressing high pressure areas increase in frequency. Late fall and early winter is the season of least precipitation and fewest thunderstorms. In the late fall, winter and early spring, thunderstorms are usually associated with the passing weather systems, may occur at any hour, and are more apt to be accompanied by higher winds than in the summer.

Thunderstorms in Mississippi are only occasionally accompanied by hail; over half of the number of days with hail in a year occurs in the spring months, while in the summer hail seldom reaches the ground. Most of the hail reported in the Coastal Division has been less than an inch in diameter; damage has occurred in some cases in Hancock County but then usually in a small area, often less than a few square miles.

Table 2. Rainfall Recurrence Frequency, Hancock County

Duration	Return Period For A Central Location			
	2 Years	10 Years	50 Years	100 Years
1 Hour	2.4 Inches	3.3 Inches	4.0 Inches	4.3 Inches
3 Hours	3.3 Inches	4.7 Inches	6.0 Inches	6.7 Inches
12 Hours	4.9 Inches	7.3 Inches	9.4 Inches	10.4 Inches
1 Day	5.9 Inches	8.8 Inches	11.3 Inches	12.6 Inches
2 Days	6.5 Inches	9.7 Inches	13.2 Inches	14.1 Inches
7 Days	8.8 Inches	12.2 Inches	16.3 Inches	17.8 Inches

Generally, the more intense rainfalls are associated with thunderstorms, particularly for the shorter periods of time. However, tropical storms usually cause the heavier rains over longer periods of time. Excessive rates of rainfall of more than one-quarter of an inch

of rain in five minutes may occur in any season. Occasionally, there are torrential rainfalls in Mississippi. For design purposes in Hancock County, it is estimated that a 2.9 inch rainfall in 30 minutes has a mean recurrence of about 25 years. Based on studies of rainfall in Hancock and other nearby counties (or parishes) the table on page 24 might be helpful in practical problems involving Hancock County. There is a tendency for amounts near the Mississippi Sound to be higher than further inland.

On the day of the winter solstice (December 22) the sun is above the horizon in the Coastal Division for 10 hours and about 11 minutes. After that date the length of the day increases until the summer solstice (June 21) when the sun is above the horizon 14 hours and about 8 minutes. In a typical year the Division receives some 2,700 to 2,800 hours of sunshine, about 60 to 65 per cent of the possible amount between sunrise and sunset. The direct sunshine on the ground is related to the cloudiness, and in the area where the sea breeze produces clouds, the sunshine is apt to be a little less than further inland. The clouds over a year's time average covering a little more than half of the sky. The number of clear days is greater in October, the number of partly cloudy days is greatest in the summer, while the number of cloudy days is greatest in the winter. It is estimated that for Hancock County the months of May, June and October average the largest percentage of possible sunshine, about 70 per cent, while the least is in the winter months, and then averages about 45 to 50 per cent.

The Coastal Division is significantly humid during most of a year; absolute and relative humidity are high. The northern portion of Hancock County is slightly less humid than on the immediate Gulf Coast. If the air is cooled, it reaches its dewpoint when without change in other conditions the air becomes saturated (with respect to water). When the air over Mississippi is slowly modified, the dewpoints tend to remain fairly constant as long as no

moisture (water vapor) is added to or removed from the air. When there is a change in air masses to a colder one, there is also apt to be a change to lower dewpoints. Dewpoints in Hancock County, when taken over a number of years, are estimated to have a mean daily average in the upper 50's. Dewpoints up to around 70^oF could persist in January for 12 or more consecutive hours. Stretches of persisting high dewpoints could occur in the other months reaching up to around 80^oF or so in July and August.

Relative humidity is a percentage showing the ratio of the actual water vapor pressure to the saturation vapor pressure that would exist if the air were saturated at the same temperature and pressure. Usually, relative humidity values vary widely during a day due to changes in temperatures, wind direction and local conditions. Ordinarily the lower relative humidities are in the afternoon increasing to the higher percentages at night and in the early morning hours. However, humidities of 90 per cent or higher have occurred at any hour in the year. They are most frequent in the early morning hours, and during periods of rain. Humidities of less than 50 per cent occur on some days each month. At times, from early May until about the middle of September, there develops a combination of high temperatures together with high humidity; this usually builds up progressively for several days, and may become sultry and oppressive for one or more days. Summer nights are frequently uncomfortable, partly because of the humid conditions, but more so due to the wind becoming very light or calm in the late afternoon and at night. The principal relief is by afternoon or evening thundershowers that lower the temperatures; these are sometimes accompanied by locally violent and destructive winds. Heavy fog occurs occasionally, most frequently in the early morning, generally dissipating early in the forenoon and rarely lasting throughout the day.

The prevailing wind direction is from off the Gulf of Mexico. At some locations there may be a shifting in the directions due to local terrain effects, adjoining bodies of water, hills, orientation of valleys, etc. The wind speed is apt to be greatest in the winter and early spring, and least in the summer. There is normally a considerable variation in the wind speed from day to night, with the strongest winds just after noon or during the hottest part of the day, and the weakest winds during the cool hours of the night. The wind speed is generally under 10 miles an hour except for the relatively short periods of strong winds associated with passing fronts, thunderstorms or squall lines, and also prolonged periods of windy weather accompanying intense slow-moving low pressure disturbances advancing from the west. Generally, the higher winds are more apt to be associated with severe local storms which begin as thunderstorms. The darker the sky, the greater the vertical extent of the clouds, and the more likely the storm will be severe. These disturbances are perhaps strongest when they occur along squall lines. Then the thunderstorms are accompanied by severe local windstorms with damaging velocities; this damage is sometimes confused with that which occurs along the touchdown path of a tornado but is less severe. Also, the "Straight-line winds" with a thundersquall produce a different pattern of damage and this is more uniform than that of a tornado.

Damaging winds in Hancock County may result from four meteorological systems: extratropical low pressure systems, tropical cyclones (hurricanes), thunderstorms, and tornadoes. The effect of tornadoes will be discussed last and is not included in the following comments. Extratropical storms usually produce their highest wind speeds in the winter because they are energized mainly by temperature contrasts between air masses. Thunderstorms and tropical cyclones are both convectionally driven and produce

their high winds during the summer months. The estimates that follow are for a site where the surface friction is relatively uniform for a fetch of about 25 miles. If the exposure is elevated, subject to channeling of the air stream, or there are other unusual or special conditions affecting the wind speed, suitable adjustment to the values must be given.

Water fetches have a marked effect on extreme-wind speeds. Where a location has unobstructed access to a large body of water, extreme-wind speeds may be as much as 30 m.p.h. greater than a short distance inland. High winds in cyclones and those occurring near water tend to persist for longer periods than the high winds of a thunderstorm. They tend to cause damage over much larger areas than the winds of a thunderstorm although the damage to individual structures may be no greater than that from the thunderstorm winds.

Wind speeds of about 45 to 50 miles per hour or more are estimated to have a mean recurrence interval of about two years in Hancock County. Higher winds do occur and if a 25-year mean recurrence interval meets construction design purposes, then most Hancock County locations should provide for an extreme mile of wind with a sustained speed of about 65 to 75 miles per hour or more at 30 feet above ground; while for a 100-year mean recurrence interval provide for about 95 to 105 miles per hour or more. The gusts during an extreme mile of wind would be higher.

Over an extended period of years, hurricanes or their remnants have caused damage in Hancock County in about one-fourth of the years. In most years the damages due to hurricanes (or tropical storms) are often in large part from the heavy rains associated with the storms and the resulting local floods. The typical hurricane brings 6 to 12 inches

of rainfall to the area it crosses. During Hurricane Camille, a new Mississippi state record for the month of August (1888-1969) for the greatest one-day rainfall amount was established at Picayune, Pearl River County, when 9.36 inches of rain was measured on August 18, 1969.

The chances for hurricane associated wind damage decreases as one goes inland away from the Gulf of Mexico. The eye of Hurricane Camille crossed the Hancock County coast Sunday evening, August 17, 1969, over the towns of Clermont Harbor, Waveland and Bay St. Louis, and moved generally north-northwestwardly through the Coastal Division. People near the center of the eye reported its passage lasted 30 minutes or so. There were no instrument readings of the top wind velocities near where the eye of Camille crossed the coastline. The strongest winds occurred around the perimeter of the eye; to either side the force of the wind diminished. It has been estimated that gusts of at least 190 m.p.h. hit the Bay St. Louis area, and that top gusts of 150 m.p.h. or more raked the Gulf Coast area from west of Ansley, Hancock County, eastward to near Biloxi, Harrison County, and inland northward to Poplarville in central Pearl River County. During the period of damaging winds, most people away from where the eye passed generally reported wind directions as gradually changing (over a period of hours) and wind speeds fairly steadily increasing up to a sustained maximum with occasional higher gusts. Then the winds diminished but usually at a slower rate than at which they had increased while the direction showed a fairly gradual change. Where the eye passed over (as in part of Hancock County) there was a sudden change to an intervening relatively calm period (when some stars were visible at night), then after the calm, the winds abruptly picked up to a sustained maximum, but coming from the opposite direction or another quadrant.

During hurricanes and other sustained periods of high winds blowing onshore, the Mississippi low areas adjoining the Gulf of Mexico or bodies of water leading into the Gulf are affected by the Gulf water rising higher than normal. In Hurricane Camille the maximum water surface elevations offshore were between 15 and 16 feet above mean sea level (1929 datum); however, onshore the water-surface elevations varied from point to point, especially along the beach front. In Hancock County elevations from about 11 feet (near Jackson Landing) up to near 22 feet (in part of Bay St. Louis) were subjected to the hurricane storm surge. The higher flood levels onshore were the result of runup. In Harrison County, at Biloxi, the tide reached 15.5 feet above mean sea level. From records back to 1882 it has been estimated that such a tide at Biloxi may be equaled or exceeded on the average of about six times in a thousand years.

The strongest winds on the ground in Mississippi are of a very localized but destructive nature, and are associated with the immediate vicinity of a tornado funnel. These funnels usually appear as an extension projecting downward from the parent thunderstorm cloud system; many if not most, only exist for a few minutes and never reach the ground; others only momentarily touch down and rise again before they dissipate then disappear. Its most distinguishing feature is the funnel-shaped cloud stretching downward towards the ground with a fast, sustained, organized rotary motion about a nearly vertical axis. Tornadoes in Mississippi vary considerably, some touch the ground for less than a minute, or the end, that touches down, causes damage in an area of only a few yards across; most last less than 8 minutes, others last longer and/or the damage occurs over an extended path. When a funnel is seen above (not touching) the earth's surface, it is best described as a "funnel cloud aloft", while when it is in contact with the ground, it should be called a "tornado".

The funnel cloud whirls usually in a counter-clockwise direction with winds which in some tornadoes are estimated to be up to over 300 m.p.h. A partial vacuum is formed within the spinning funnel. Inside the rotating vortex, there is an extreme drop of air pressure. Tornadoes do their destructive work through the combined action of their strong rotary winds and the partial vacuum in the center of the vortex. Some funnels may be up to several hundred yards or more in diameter. As a tornado passes over a building, the winds twist and rip at the outside at the same time that the abrupt pressure reduction in the tornado's "eye" causes explosive over-pressures inside the building. Walls collapse or topple outward, windows explode, and the debris of this destruction is driven through the air in a dangerous barrage. Heavy objects like machinery and railroad cars have been lifted and carried by the wind for considerable distances. Such complete destruction is rare in Mississippi. As a funnel cloud aloft touches down and moves along the ground, the outer ring of rotating winds generally becomes dark with dust and debris collected in the lower part of the funnel cloud and these may eventually darken the entire cloud. The width of the surface cloud of dust and debris is usually much greater than the width of the actual water droplet cloud (funnel). Mature tornadoes assume a variety of funnel shapes and thicknesses; the longer it touches the ground the darker it becomes.

The tornado winds have a distinctive roar which can be heard for several miles. The roar of a funnel cloud aloft increases as the funnel nears the ground, and is loudest when the tornado moves across the surface. The pattern of uprooted trees, scattered debris and other damage on one side of the tornado path when compared with that on the opposite side of the path, shows distinct evidence of the rotary motion and furious in-blowing winds at and near the perimeter of the funnel. Tornadoes can occur in any county in Mississippi,

and at any hour. About 4 out of 9 occur in the 6 hours between 1 and 7 P.M. During a recent 15-year period, slightly over one-half of the reported tornadoes in Mississippi occurred in the 3 months of February, March and April; overall, there was an average of one tornado per year in an area of about 3,000 square miles. The area of Hancock County is about 482 square miles. On a year-around basis, the overall chances of a tornado touchdown in Hancock County increases slightly as one goes inland; however, years may go by without one touching down within the county.

E. Population

The 1960 Census showed the population of Hancock County as 14,039, which was an average of nearly 29 persons per square mile making it one of the less densely populated counties in Mississippi. A large area in the west-central and southwestern portions of the county is almost completely uninhabited. The primary reason for this is the location of the NASA Mississippi Test Site in this area. There were 3,857 households in the county with an average of 3.58 persons per household.

Only eight Mississippi counties had been organized when Hancock County was organized on December 14, 1812. Hence, it was very sparsely settled, the population being only 1,594 at the time of the 1820 Census. The population grew slowly, but steadily until about 1900 peaking at 11,886. Then it decreased 12.7 per cent to 10,380 in 1920. However, it should be noted that Hancock had been divided twice in the formation of other counties since its organization. The population increased nearly 10 per cent between 1920 and 1930, then remained nearly the same for the next 20 years. During the decade between 1950 and 1960 the county enjoyed its greatest population growth from 11,891 to 14,039. The Mississippi

Agricultural Experiment Station, Division of Sociology and Rural Life, however, estimates that the population increased an amazing 22.4 per cent to 17,180 between 1960 and mid-1966; whereas, the State's growth was 8.2 per cent.

The racial composition of the population has always been predominately white; now about 86 per cent white and 14 per cent non-white.

Table 3. Population of Hancock County, 1920-1960, By Race, and Cumulative Per Cent Change

Year	Total Pop.	Per Cent Change	White	Per Cent Change	Non-White	Per Cent
1920	10,380		7,679		2,701	
1930	11,415	+10.0	8,597	+12.0	2,818	+4.3
1940	11,328	+ 9.1	8,955	+16.6	2,373	-12.1
1950	11,891	+14.6	9,852	+28.3	2,039	-24.5
1960	14,039	+35.3	11,787	+53.5	2,252	-16.6

Source: U. S. Census of Population, Mississippi.

There is considerable variance between the patterns of population changes in the different political subdivisions and the county as a whole during the period 1930 to 1960. The population of the county decreased 7.6 per cent between 1930 and 1940, gained 5.0 per cent between 1940 and 1950, and further gained 18 per cent between 1950 and 1960, making a net gain of 23 per cent during the period 1930-1960. On the other hand, Beat One suffered a loss of 21 per cent, Beat Three lost only two per cent, and Beat Four lost 15 per cent during the same period. Beat Two gained 22.7 per cent, about the same proportion as the county, and Beat Five gained nearly 56 per cent. In analyzing these data the glaring disparity in the distribution of the population between the Beats should be noted. Beat Five in which Bay St. Louis and Waveland are located contains more than 60 per cent of the

total population, whereas Beat Two contains only a little more than six per cent. However, the county was re-districted on an equal population basis in 1970.

Table 4. Population of Political Subdivisions, Hancock County, 1930-1960

Year	Total Pop.	B E A T S				
		1	2	3	4	5
1930	11,415	1,682	708	1,172	2,166	5,687
1940	11,328	983	777	934	2,257	6,377
1950	11,891	1,112	735	982	1,849	7,213
1960	14,039	1,333	869	1,147	1,838	8,852

Source: U. S. Census of Population, Mississippi.

Population is classified by the Bureau of the Census as urban or rural, based on place of residence. The urban population comprises all persons living in places of 2,500 inhabitants or more, incorporated as towns or cities; hence, the urban population of Hancock County is 5,073 in the city of Bay St. Louis, which is 36 per cent of the total population. The remaining 64 per cent of the population is rural. The rural population is subdivided into rural-farm population and rural-nonfarm population. The rural-farm population comprises all rural residents living on farms of 10 or more acres from which sales of farm products amounted to \$50 or more in 1959, or on places of less than 10 acres from which sales of farm products amounted to \$250 or more in 1959. The rural-nonfarm population consists of all the remaining rural population.

The classification of the population in Hancock County during the period from 1930 to 1960 changed very little as between urban and rural, varying from 33 to 39 per cent urban and from 61 to 67 per cent rural. During the depression of the 1930's a little more than 29 per cent of the population was classified as rural-farm population. Then a declining

trend started and in 1960 only 8.5 per cent of the total population was classified as rural-farm population. This is also reflected in Agricultural Census data which show a loss of nearly 34 per cent in the number of farm operators between 1954-1964. This is following a nation-wide trend.

Table 5. Farm Operators, Characteristics As To Race, Tenancy, and Age, Hancock County, 1945-1964

Item	1945	1950	1954	1959	1964	% Change 1954-1964
Number Farm Operators	903	662	711	525	471	-33.8
White	833	637	693	515	467	-32.6
Non-White	70	25	18	10	4	-77.8
Proportion of Tenancy (%)	3.2	4.8	2.3	4.4	0.8	
Average Age (Years)	49.4	N.A.	N.A.	50.7	49.9	

Source: U. S. Census of Agriculture, Mississippi.

Table 6. Rural-Farm and Rural-Nonfarm Population Changes By Race, Hancock County, 1930-1960

Year	Total Pop.	Per Cent	Rural- Farm	Per Cent	Rural- Nonfarm	Per Cent
1930						
Total	11,415		3,346	29.3	4,345	38.1
White	8,597	75.3	3,022	35.2	2,901	33.7
Non-White	2,818	24.7	324	11.5	1,444	51.2
1940						
Total	11,328		2,286	20.1	4,904	43.3
White	8,955	79.1	2,096	23.4	3,913	43.7
Non-White	2,373	20.9	190	8.0	991	41.8
1950						
Total	11,891		2,475	20.8	4,795	40.3
White	9,852	82.9	2,394	24.3	3,848	39.1
Non-White	2,039	17.1	81	4.0	947	46.4
1960						
Total	14,039		1,196	8.5	7,770	55.3
White	11,787	83.9	1,173	10.0	6,661	56.5
Non-White	2,252	16.1	23	1.0	1,109	49.2

Source: U. S. Census of Population, Mississippi.

The rural-nonfarm population, of course, followed an opposite trend increasing from 38 cent in 1930 to a little more than 55 per cent in 1960. An examination for racial charac-

teristics shows that in 1930 about 34 per cent of the white population was classified as rural-nonfarm, while 51 per cent of the non-white population was so classified. But by 1960 about 57 per cent of the white population was classified as rural-nonfarm as compared with 49.2 per cent of the non-white population.

Educational Level

A need for more formal education by the people of Hancock County is indicated by Census data on educational attainment. However, steady improvement is shown. The median years of school completed by persons 25 years old and over in the rural-farm population increased from 7.6 years to 9.7 years between 1940 and 1960. During the same period the median years of school completed by the same age group of the rural-nonfarm population increased from 6.9 years to 8.3 years, while the urban population educational attainment increased from 8.3 years to 10.4 years. It is to be noted that the educational level of Hancock County was significantly above the State average of 8.9 years of school completed in 1960. No doubt further progress has been made in the last decade.

Table 7. Median Years of School Completed, Persons 25 Years Old and Over,
Hancock County, 1940 - 1960

P o p u l a t i o n	1 9 4 0	1 9 5 0	1 9 6 0
Rural-Farm	7.6	7.7	9.7
Rural-Nonfarm	6.9	7.5	8.3
Urban	8.3	8.9	10.4

Source: U. S. Census of Population, Mississippi.

Age and Sex Distribution

Complete numerical and proportional age and sex distributions, by race, of the population of Hancock County for 1930 and 1960 are shown in Table 8. In 1930, the median age of the white population was about 22 years, both male and female, and the median age of the non-

white population was about 24 years for both sexes -- not much difference. But, by 1960, the median age of the white males had increased to about 28 years and that of the white females had increased to about 31 years; whereas, the median age of the non-white males decreased to about 20 years, and that of the non-white females decreased to about 22 years. During this period of time the white population increased 3, 190 and the non-white population decreased 566. The sex distribution remained almost evenly divided in both races.

There was a highly significant proportionate increase in the number of people in the higher age groups -- 45 years old and over -- particularly in the white population between 1930 and 1960, and to a lesser degree in the non-white population. This increase in the proportion of older persons may be at least partially explained by better health services and facilities with a resulting decreased death rate. However, there was a significant relative decrease in both populations in the age groups between 15 and 35 years, which leads to the conclusion that this situation was caused by out-migration to other areas, no doubt for better employment opportunities.

Table 8. Age and Sex Distribution of the White and Non-White Populations
Hancock County, 1930 and 1960

Age Groups (Years)	White				Non-White			
	Male		Female		Male		Female	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
	1930				1930			
Under 5	499	11.4	492	11.6	136	9.8	133	9.3
5-9	545	12.5	555	13.1	155	11.2	170	11.8
10-14	483	11.0	464	11.0	141	10.2	155	10.8
15-19	518	11.8	457	10.8	162	11.7	153	10.7
20-24	385	8.8	372	8.8	124	9.0	126	8.8
25-29	270	6.2	326	7.7	85	6.1	107	7.5
30-34	258	5.9	273	6.5	73	5.3	84	5.8
35-44	519	11.8	487	11.5	173	12.5	192	13.4
45-54	397	9.1	346	8.2	150	10.9	158	11.0
55-64	271	6.2	259	6.1	114	8.2	88	6.1
65-74	166	3.8	129	3.1	52	3.8	38	2.6
75 & Over	60	1.4	65	1.5	17	1.2	29	2.0
Total	4,371		4,226		1,382		1,436	
Median Age	21.8		21.9		23.9		24.2	
	1960				1960			
Under 5	705	11.8	619	10.7	153	14.2	171	14.5
5-9	651	10.9	635	10.9	162	15.1	169	14.3
10-14	716	12.0	588	10.1	125	11.6	130	11.0
15-19	486	8.1	460	7.9	97	9.0	92	7.8
20-24	254	4.3	282	4.9	47	4.4	65	5.5
25-29	306	5.1	281	4.8	47	4.4	53	4.5
30-34	321	5.4	334	5.7	55	5.1	64	5.4
35-44	681	11.4	694	11.9	100	9.3	108	9.2
45-54	671	11.2	695	12.0	103	9.6	105	8.9
55-64	533	8.9	586	10.1	83	7.7	101	8.6
65-74	442	7.4	412	7.1	67	6.2	86	7.3
75 & Over	206	3.4	226	3.9	36	3.3	36	3.0
Total	5,972		5,812		1,075		1,180	
Median Age	27.8		30.6		20.1		22.2	

Source: U. S. Census of Population, Mississippi.

II. HANCOCK COUNTY'S LABOR FORCE

A. Trends in Employment and Unemployment

Total employment in Hancock County has been on an upward trend for more than 20 years, according to U. S. Census data. Employment increased from 3,034 in 1940 to 3,491 in 1950. Then it continued to increase from 3,491 in 1950 to 4,006 in 1960. This somewhat followed the increasing trend in the population, as one would logically expect. The population increased only 5.0 per cent between 1940 and 1950 while employment increased a little more than 15 per cent. Then between 1950 and 1960 the population increased about 18 per cent while employment increased 14.7 per cent.

Table 9. Population, Labor Force, Employment and Unemployment
Hancock County, 1940-1960

Year	P o p u l a t i o n		L a b o r F o r c e		E m p l o y e d		U n e m p l o y e d	
	Male	Female	Male	Female	Male	Female	Male	Female
1940	5,676	5,652	2,952	803	2,372*	662*	580	141
1950	5,983	5,908	2,886	834	2,700	791	186	43
1960	7,047	6,992	3,091	1,189	2,902	1,104	189	85

*This includes 376 males and 87 females employed on emergency public work programs (WPA, NYA, etc.)

Source: U. S. Census of Population, Mississippi.

Unemployment was highly variable during this period, and a problem of concern all the time. In 1940, there were 721 people reported as unemployed, which was 19.2 per cent of the labor force, an exceedingly high rate of unemployment. Yet at the same time there were 463 people employed on emergency public work programs of a temporary nature and if these had been considered as unemployed, it would have caused the rate of unemployment to rise to an unbelievable high of 31.5 per cent of the labor force. By 1950, the rate of unemployment had dropped to 6.2 per cent of the labor force -- still a high rate --

with 229 people reported as unemployed. This rate of unemployment persisted during the next decade with 274 people reported as unemployed in 1960, which was 6.4 per cent of the labor force.

However, the establishment of the NASA Mississippi Test Facility in Hancock County in the early 1960's created employment opportunities never before experienced in this area. During the peak of construction of this facility there were over 4,000 people employed on it. The labor force of Hancock County could not meet the job demand; hence, many workers from surrounding counties in Mississippi and Louisiana came in to get the jobs available. Thus, the current employment, unemployment and labor force data are not comparable with Census data used in this publication, mainly because of the fact that Census data are based on place of residence, whereas such are reported to the Mississippi Employment Security Commission based on place of employment. During the five-year period, 1964-1968, the rate of unemployment is estimated to have averaged only 2.6 per cent of the labor force varying from a low of 2.0 per cent to a high of 8.3 per cent. This is considered a low average rate of unemployment.

Table 10. Estimates of Labor Force and Unemployment
Hancock County, 1964-1968

Year	Labor Force	Total Unemployed	Per Cent of Labor Force	Covered Workers*	Insured Unemployed**	Per Cent of Covered Workers
1964	4,106	340	8.3	2,155	75	3.5
1965	6,450	152	2.4	4,488	65	1.4
1966	8,317	179	2.2	5,128	42	0.8
1967	8,323	170	2.0	4,535	45	1.0
1968	7,007	189	2.7	3,701	53	1.4

*Number of Workers Covered by the Mississippi Employment Security Law.

**Average number of continued claims for Unemployment Insurance Weekly.

Source: Research and Statistics Department, Mississippi Employment Security Commission, Jackson, Mississippi.

Out of a total of about 6,800 people employed in Hancock County in 1968, an average of 3,701 or 54.4 per cent were covered by the Mississippi Employment Security Law. The average number of insured unemployed was only 53 workers, or 1.4 per cent of the covered work force. For the five-year period, 1964-1968, there was an average of 4,001 covered workers, and an average of 56 insured unemployed, or only 1.4 per cent of the covered work force. It is recognized that these figures are not compatible with Census data on unemployment. However, two points should be remembered in considering the rate of unemployment; (1) employment in Hancock County covered under the Mississippi Employment Security Law represents only a little more than one-half of the total employment in the county, and (2) Census data represents employment for just one specific week during Census-taking years, usually about the first of April.

A special labor force survey conducted in Hancock County, August 8-9, 1969, showed 570 people not currently employed (persons either actively seeking work or not in the labor force but potentially available for work), and 171 underemployed (persons working less than fulltime or at jobs which do not make use of, or pay according to their skills, training and experience). There were 1,844 people who voluntarily participated in the survey.

No doubt there is considerable unemployment in Hancock County. In addition to this, the problem of underemployment, as indicated by preceding data and which will be further pointed out, is serious. For example, 267 farm operators reported working off their farms for 100 days or more in 1964, which was nearly 57 per cent of all the farm operators in the county.

B. Current Labor Force

Since the term labor force is referred to many times in this publication, and much Census data are used pertaining to same, it seems appropriate that it be defined. In U. S. Census

data the term labor force includes all persons classified as employed or unemployed, which are described as follows. Employed persons comprise all civilians 14 years old and over who were either (a) "at work" -- those who did any work for pay or profit, or worked without pay for 15 hours or more on a family farm or in a family business; or (b) were "with a job but not at work" -- those who did not work and were not looking for work, but had a job or business from which they were temporarily absent because of bad weather, industrial dispute, vacation, illness, or other personal reasons. Persons were classified as unemployed if they were 14 years old and over and not "at work" but looking for work. Also, persons waiting to be called back to a job from which they had been laid-off were counted as unemployed. It must be remembered that all such data are recorded for a specific week in Census-taking years and may not reflect the situation for an entire year. Yet, they serve as reliable guides.

Table 11. Age and Sex of Persons in Labor Force, Hancock County, 1960

A g e G r o u p s	M a l e	F e m a l e
14 to 17 Years Old	116	43
18 to 24 Years Old	391	152
25 to 34 Years Old	662	179
35 to 44 Years Old	702	248
45 to 64 Years Old	1,080	475
65 Years Old and Over	156	92
Total	3,107*	1,189

*Includes 16 persons in the Armed Forces.

Source: U. S. Census of Population, Mississippi.

According to the 1960 Census there were 4,280 persons in the labor force in Hancock County. This represented 30.5 per cent of the population 14 years old and over. There was 65.9 per cent of males 14 years old and over in the labor force, and 24.8 per cent of the females of the same age in the labor force. By way of comparison, Census data show that 51.6

per cent of the State's population 14 years old and over was in the labor force in 1960, which included 71.8 per cent of the males and 32.8 per cent of the females. The distribution of the labor force by sex and age groups is shown in Table 11.

Federal Child Labor Laws make it unlawful for any business firm to employ in any mill, cannery, workshop, factory or manufacturing plant a child under 14 years of age, or any child over the age of 14 years and under the age of 16 years, unless such child has complied with or is complying with compulsory school attendance laws. Mississippi had such a law for many years, but the Legislature repealed it in 1956. Census data for 1960 show that the population of Hancock County in the 14 to 17 years old group was 1,056 and of this number there were 906 enrolled in school. This explains why there was such a small number in this age group in the labor force. Table 12 gives a summary of the population labor force, and employment status for the three decennial Census periods, 1940, 1950, and 1960.

Table 12. Summary - Population, Labor Force, Employment Status,
Hancock County, 1940-1960

I t e m	1940	1950	1960	% Change 1950-1960
Total Population	11,328	11,891	14,039	18.1
Pop. 14 Yrs. Old and Over	8,056	8,267	9,481	14.9
Labor Force	3,755	3,720	4,280	15.0
Per Cent of Population 14 Yrs Old and Over	46.6	45.0	45.1	----
Employment	3,034*	3,491	4,006	14.8
Agricultural	280	481	191	-60.3
Non-Agricultural	2,754	3,010	3,815	26.7
Unemployment	721	229	274	19.7

*Includes 463 people employed on emergency public work programs (WPA, NYA, etc.)

Source: U. S. Census of Population, Mississippi.

In relatively recent years significant changes have occurred in the number of people employed in the different occupational groups in Hancock County. Table 13 shows the number of people employed in the county by occupational groups, or kind of work performed, at the time of the Census-taking periods in 1940, 1950, and 1960. It is noted that agricultural employment in 1960 provided work for only 191 people, which was a decrease of 60 per cent from 1950. Among the employed males, other than the decrease in agricultural workers and private household workers, there was a significant increase in the number employed in all other occupations. There was also an increase of 7.5 per cent in the number of males employed between 1950 and 1960. Among the females the same general situation prevailed, except that there was a tremendous increase of nearly 40 per cent in the number of females employed during the same period.

Table 13. Occupational Groups of Employed Persons, By Sex,
Hancock County, 1940-1960

Occupational Groups	1940	1950	1960	% Change 1950-1960
<u>Male Employed</u>				
Professional, Technical, and Kindred	127	205	253	23.4
Farmers and Farm Managers	181	342	75	-78.1
Managers, Officials & Proprietors (Exc. Farm)	261	295	364	23.4
Clerical and Sales Workers	128	238	255	7.1
Craftsmen and Skilled Workers	249	490	650	32.7
Operatives and Kindred (Semi-Skilled)	316	383	532	38.9
Private Household Workers	78	28	12	-57.1
Service Workers (Except Domestic)	160	149	167	12.1
Farm Laborers and Farm Foremen	73	98	76	-22.4
Unpaid Family Workers	10	19	4**	-78.9
Laborers Except Farm & Mine	404	430	427	- 0.7
Occupations Not Reported	9	23	91	295.7
Total Male Employed	1,996*	2,700	2,902	7.5
<u>Female Employed</u>				
Professional, Technical and Kindred	96	99	127	28.3
Farmers and Farm Managers	9	6	0	----
Managers, Officials & Proprietors (Exc. Farm)	40	74	78	5.4
Clerical and Sales Workers	86	206	314	52.4
Craftsmen and Skilled Workers	4	5	0	----
Operatives and Kindred (Semi-Skilled)	78	64	103	60.4
Private Household Workers	212	177	217	22.6
Service Workers (Except Domestic)	44	117	196	67.5
Farm Laborers and Farm Foremen	0	7	0	----
Unpaid Family Workers	1	1	17**	1600.0
Laborers Except Farm & Mine	3	6	9	50.0
Occupations Not Reported	2	29	60	106.9
Total Female Employed	575*	791	1,104	39.6

*Does not include 376 males and 87 females employed on emergency public work programs (WPA, NYA, etc.)

**Not included in the total

Source: U. S. Census of Population, Mississippi.

Table 14 shows the number of people estimated to have been employed as of January 1, each year, 1964-1969, in the various industry groups in Hancock County. Several items are to be noted in these data. First, the data is not comparable to Census data found in Table 13. Second, the tremendous increase in the labor force and the number employed in manufacturing and non-manufacturing is practically all attributed to the construction of the Mississippi Test Facility which became operational in 1967. Thirdly, after this facility became operational, employment has declined and official word is that this facility has about accomplished its primary mission and will be phased out in 1970-71 causing further decreasing employment.

Table 14. Employment in Hancock County by Industry Groups, 1964-1969

Industry Group	1964	1965	1966	1967	1968	1969
Non-Agricultural, Wage and Salaried	2,516	5,143	6,863	7,006	5,568	5,473
1. Manufacturing, Total	244	285	1,076	1,347	1,270	1,291
a. Lumber & Wood	31	24	23	18	20	23
b. Stone, Clay & Glass	27	65	34	11	23	3
c. Other	186	196	1,019	1,318	1,227	1,265
2. Non-Manufacturing, Total	2,272	4,858	5,787	5,659	4,298	4,182
a. Mining	24	9	9	4	9	8
b. Construction	449	2,356	1,985	1,692	516	505
c. Transportation & Utilities	115	117	125	131	154	133
d. Wholesale & Retail Trade	343	448	567	517	433	457
e. Finance, Insurance, Real Estate	92	95	94	103	105	108
f. Service & Misc.	371	979	2,099	2,114	1,989	1,923
g. Government*	878	854	908	1,098	1,092	1,048
Other Non-Agricultural**	1,000	1,030	1,060	950	1,000	1,050
Agricultural	250	125	215	200	250	250
Total Employment	3,766	6,298	8,138	8,156	6,818	6,773

Source: Estimates as of January 1st, Mississippi Employment Security Commission, Jackson, Miss.

*Includes Public Schools: City, County, State and Federal Employees.

**Includes self-employed, unpaid family workers, and domestics, not included in total Non-Agricultural wage and salaried.

Many of the people employed at MTF commuted from surrounding counties in Mississippi and Louisiana. On the other hand, no doubt a good many residents of Hancock County at the same time found employment in NASA's Michoud operations in Slidell, Louisiana, and in the New Orleans Metropolitan Area. At the present time no specific figures are available on such migrant employment.

To supplement Census data, a special labor force survey was conducted in early August, 1969, under the supervision of the Mississippi Employment Security Commission to determine the labor supply and the general characteristics of the manpower available for staffing any industry which might be interested in locating in Hancock County. The survey was sponsored by the County Board of Supervisors.

A questionnaire was used to register all workers in Hancock County who would be interested in employment in a new manufacturing plant if it located in the area. The form was designed so as to determine the number of workers who were not currently employed or were underemployed. Participation in the survey was entirely voluntary. Out of 1,844 people who registered, there were 570 who reported that they were not currently employed, 171 underemployed, and 423 who were employed outside the county but indicated a desire to obtain comparable employment in Hancock County.

Table 15. Labor Force Survey, Hancock County, August 9, 1969

Item	Total	White			Non-White		
		Male	Female	Total	Male	Female	Total
Total Number Registrants	1,844	840	806	1,646	85	113	198
*Number Not Currently Employed	570	112	407	519	13	38	51
**Number Underemployed	171	65	65	130	15	26	41
Number Employed Outside County	423	301	85	386	24	13	37
<u>Age Groups</u>							
16-20 Years Old	321	146	133	279	24	18	42
21-30 Years Old	461	203	213	416	16	29	45
31-40 Years Old	369	167	159	326	14	29	43
41-50 Years Old	374	163	174	337	12	25	37
Over 50 Years Old	319	161	127	288	19	12	31
<u>Years School Completed</u>							
8 Years and Less	339	169	116	285	27	27	54
9 - 11 Years	423	178	200	378	19	26	45
12 Years	695	291	328	619	32	44	76
1 - 3 Years College	259	121	121	242	6	11	17
College Graduate	128	81	41	122	1	5	6
<u>Work Experience</u>							
Mechanical	224	203	6	209	15	0	15
Machine Shop	93	87	1	88	5	0	5
Welding	154	149	2	151	2	1	3
Electrical	111	101	4	105	6	0	6
Carpentry	251	219	4	223	27	1	28
Woodworking	95	81	0	81	13	1	14
Other Construction	185	155	4	159	28	2	30
Sheet Metal	119	118	0	118	1	0	1
Plumbing	144	131	4	135	9	0	9
Office Work and Secretarial	445	107	313	420	5	20	25
Sewing Machine Operator	145	6	125	131	2	12	14
Assembly Work	111	73	25	98	5	8	13
Sawmill Work	93	82	0	82	10	1	11
Other Plant Work	191	131	45	176	10	5	15
Farm Work	270	197	59	256	10	4	14
Other	1,081	469	472	941	55	85	140

*Persons either actively seeking work (unemployed) or not in the labor force, but potentially available for work.

**Persons working less than full-time (who wish full-time work) or at jobs which do not make use of, or pay according to, their skills, training, and experience.

Commuting Pattern

All of the data in Tables 9, 11, 12 and 13 regarding employment, unemployment, and the labor force were taken from the publications, "United States Census of Population, Mississippi, General Social and Economic Characteristics", for the years 1940, 1950, and 1960. The 1960 publication shows that there were 1,098 residents of Hancock County reported as working outside the county, but the place of work is not shown. In the meantime, the Bureau of the Census has compiled such data, but it has not been published.

The Mississippi Employment Security Commission has obtained this unpublished data which show the commuting pattern for each county in the State. Table 16 gives the commuting pattern for Hancock County. In the first column, the counties surrounding Hancock County are listed. The out-commuting column shows the number of residents of Hancock County who work in the surrounding counties. The in-commuting column shows the number of residents of the surrounding counties who work in Hancock County. There were 1,098 residents of Hancock County who out-commuted to work in surrounding counties in 1960, and 222 residents of surrounding counties who in-commuted to work in Hancock County.

Table 16. Commuting Pattern for Hancock County, 1960

Surrounding Counties	Number Out-Commuting	Number In-Commuting
Harrison	305	131
Pearl River	182	79
Stone	5	12
Jefferson Parish, Louisiana	44	0
New Orleans, Louisiana	393	0
St. Bernard Parish, Louisiana	32	0
St. Tammany Parish, Louisiana	29	0
All Other	108	0
Total	1,098	222

Source: Research and Statistics Department, Mississippi Employment Security Commission, Jackson, Mississippi.

C. Potential Labor Supply

One of the specific objectives of the Smaller Communities Program operation in Hancock County was to assist in determining the current and potential manpower resources of the area. The trends in employment, unemployment, and the current labor force have already been discussed. The application-taking and aptitude-testing phases of the Program are usually depended on to furnish evidence of the potential labor supply. Unfortunately, Hurricane Camille struck Hancock County and practically the entire Mississippi Gulf Coast on the night of August 17, 1969, completely devastating the area and causing untold destruction of property and the loss of many lives. This occurred just as application taking was started and, of course, the Program had to be suspended for several months. When the Program was resumed, the participation of the local residents was far below what had been normally expected, due to the confusion and frustration of the citizenry in their efforts to recoup and bring some order out of the chaos of Camille. However, representatives of the Mississippi Employment Security Commission took 1,993 work applications and administered aptitude tests to about 450 applicants in Hancock County to determine their occupational skills and potentialities.

Applications for those persons who had insufficient work experience and training to have attained an occupational skill were classified on the basis of aptitude tests, interest check lists, and other criteria, which indicated the skill level of occupations that the applicants were potentially qualified to learn. Occupational titles were assigned on the basis of a coding structure from the Dictionary of Occupational Titles (D.O.T.), Third Edition. The distribution of all occupations for which applicants showed potentiality may be found in the following table.

Table 17. All Occupations For Which Applicants Showed Potentiality

Occupational Categories	Applicants				
	Total	White		Non-White	
		Male	Female	Male	Female
Professioanl, Technical & Managerial	943	506	367	40	30
Clerical and Sales	1,350	360	883	35	72
Service Occupations	588	115	210	69	194
Farming, Fishery, Forestry, etc.	104	86	11	7	0
Processing Occupations	53	30	12	6	5
Machine Trades Occupations	206	155	16	28	7
Bench Work Occupations	163	86	41	16	20
Structural Occupations	966	821	10	131	4
Miscellaneous Occupations	639	478	27	116	18
Total	5,012	2,637	1,577	448	350

Applications for those persons who had work experience and training sufficient to be classified on the basis of the skill they had attained were given occupational titles in accordance with the same coding structure from the Dictionary of Occupational Titles used to indicate potentialities. Table 18 gives the distribution of principal occupations for which applicants showed skill development and greatest potentiality. The principal occupation is the one for which an applicant is considered to be best qualified to perform.

Table 18. Principal Occupations For Which Applicants Showed Skill Development and Greatest Potentiality

Occupational Categories	Applicants				
	Total	White		Non-White	
		Male	Female	Male	Female
Professional, Technical & Managerial	310	188	109	6	7
Clerical and Sales	505	135	332	10	28
Service Occupations	251	50	94	24	83
Farming, Fishery, Forestry, etc.	52	44	6	2	0
Processing Occupations	19	11	5	2	1
Machine Trades Occupations	69	56	6	6	1
Bench Work Occupations	61	30	20	5	6
Structural Occupations	406	341	1	63	1
Miscellaneous Occupations	320	212	22	73	13
Total	1,993	1,067	595	191	140

Other information also gives some indication of the size of the potential labor supply. An analysis of U. S. Census data for 1960 shows that there were 1, 585 males and 3, 600 females, 14 years old and over, who were not in the labor force. Of course, it is recognized that a good portion of these are not in the potential labor supply because: (1) 500 males and 486 females were enrolled in school; (2) 841 females had small children at home to care for; (3) 538 males and 632 females were 65 years old and over, which in most instances would preclude them from the labor force; and (4) 52 males and 45 females were inmates of institutions. However, there were 495 males and 1, 596 females between the ages of 14 and 65 years who potentially could become a part of the labor force if suitable employment were available. Assuming that only one-half of these were to enter the labor market, it would raise the potential labor supply to 5, 325 as compared with a labor force of 4, 280 as reported in 1960 Census data. Also, the total population is estimated to have increased 3, 141 between the 1960 Census and mid-1966, and if the participation rate of those were to equal the State average, this would increase the potential labor supply by more than 1, 000 people. The Mississippi Employment Security Commission estimated the labor force in Hancock County at 7, 758 in January, 1969.

III. HANCOCK COUNTY'S ECONOMIC PATTERN

A. Income^{1/}

Hancock County's median family income in 1949 reflected a low standard, even though its \$1,344 was about 11 per cent above the State average of \$1,198, it was only 43 per cent of the U. S. average of \$3,083.

Hancock County families experienced substantial income growth during the decade 1949 to 1959, median family income increasing more than 134 per cent to \$3,129. This compared to a 141 per cent increase for the State from \$1,198 to \$2,884 in 1959. During the same period the U. S. average increased only 83 per cent from \$3,083 to \$5,657.

In other words, the median family income in Hancock County showed remarkable improvement during the decade, but did not increase as much proportionately as did the State average. However, it was 43 per cent of the National average in 1949 as compared with 55 per cent in 1959.

The changes in family income during this period in Hancock County reflected significant declines in the number of families in the lower income groups, and corresponding increases in the number of families in the higher income groups. In 1949 there were 2410 families out of a total of 3,040, or 79 per cent, reporting family income of less than \$3,000; whereas, in 1959 there were 1,592 families out of a total of 3,308, or 48 per cent. This compares with about 52 per cent of the families in Mississippi and about 21 per cent of the families in the United States in these lower income groups. On the other hand, only 195 families, or 6.4 per cent, reported income of more than \$5,000 in 1949 as compared with 887 families, or near 27 per cent in 1959.

^{1/} Extension Economist, Mississippi State University, State College, Mississippi.

Table 19. Family Income, Hancock County, 1949-1959

Income Level	Number of Families		% Change 1949 - 1959
	1949	1959	
All Families	3,040	3,308	8.8
Under \$1,000	1,105	484	-56.2
\$1,000 - \$1,999	925	491	-45.8
\$2,000 - \$2,999	380	617	62.4
\$3,000 - \$3,999	195	482	147.2
\$4,000 - \$4,999	125	307	146.4
\$5,000 - \$5,999	95	240	152.6
\$6,000 - \$6,999	35	189	440.0
\$7,000 - \$7,999	} 20	160	} 1,460.0
\$8,000 - \$8,999		120	
\$9,000 - \$9,999	} 45	32	} 313.3
\$10,000 - \$14,999		139	
\$15,000 - \$24,999		43	
\$25,000 and Over		4	----
Median Family Income	\$1,334	\$3,129	134.5

Source: U. S. Census of Population, Mississippi.

The median personal income for men in Hancock County in 1959 was \$2,277 as compared with \$1,807 for Mississippi and \$4,103 for the United States. There were 3,816 men who reported personal income in the county in 1959.

The median personal income for women in Hancock County in 1959 was \$710 which was about 8 per cent above the State average of \$656, but only a little more than one-half of the U. S. average of \$1,368. A total of 2,113 women reported personal income in 1959.

B. Volume of Sales

According to records of the Mississippi State Tax Commission for the calendar year 1968, the volume of sales in Hancock County was: retail sales \$34,067,242; wholesale sales \$4,615,242; and miscellaneous and natural resources \$73,131. A breakdown of the volume of sales by business groups is shown in the following table.

Table 20. Volume of Sales, Hancock County, 1968

Business Groups	Number Outlets	Amount of Sales
Retail Sales:		
Automotive	71	\$5,704,637
Food and Drink	179	8,444,526
Apparel and General Merchandise	28	2,211,391
Contractors, Lumber and Building Materials	71	14,557,866
Furniture and Fixtures	20	577,087
Miscellaneous Retail	99	2,571,735
Total Retail Sales	468	34,067,242
Miscellaneous and Natural Resources	8	73,131
Total Other than Wholesale	476	34,140,373
Wholesale Sales	38	4,615,424
County Total	514	\$38,755,797

Source: Mississippi State Tax Commission, Jackson, Mississippi.

Types of retail trade outlets include automobile dealers, boat and motor dealers, service stations, garages, grocery stores, candy and novelty shops, restaurants, apparel shops, shoe stores, variety stores, hardware and farm implement dealers, farm supply stores, drug stores, jewelry stores, contractors, lumber and building supply houses, furniture and appliance dealers, feed mills, etc. Most of these outlets are located in Bay St. Louis, Waveland, and vicinity. There are a few general merchandise stores, service stations, etc., located in the rural areas at Kiln, Nacaise, Ansley, Logtown, Pearlington, etc.

Miscellaneous and service outlets include barber shops, beauty shops, motels, dry cleaning plants, laundries, health and medical services, and the like. Natural resources consist mostly of sand and gravel. Wholesale trade activities are, for the most part, carried on as an adjunct to normal retail operations. Wholesale distributors of gasoline, oil, diesel fuel, liquified petroleum (LP) products, auto parts and accessories, lumber, etc., are available in the county. Other wholesale services are provided in the county by distributors from other cities in the area.

C. Financial Institutions

Banks and other financial institutions and agencies are considered to be very important assets to the welfare of the citizens of Hancock County. Without these sources of exchange and credit, progress in business and agriculture would be greatly hampered.

Banks

Three different banking institutions serve Hancock County: Gulf National Bank, Hancock Bank, and Merchants Bank and Trust Company.

The Gulf National Bank is the youngest of the three being organized in August, 1944, yet it has made a marvelous growth. Deposits increased from near \$10,000,000 in 1959 to approximately \$30,000,000 in 1969. It has six branches along the Gulf Coast located at Bay St. Louis, Biloxi, Edgewater, Gulfport, Handsboro, and Pass Christian. The home bank is in Gulfport. It pays from four to five per cent interest on different kinds of savings accounts and time deposits. A consolidated condensed financial statement follows:

GULF NATIONAL BANK December 31, 1969

RESOURCES:

Loans and Discounts -----	\$14,621,202.16
U. S. Government Bonds -----	7,276,021.39
Other Bonds and Securities -----	3,840,834.68
Federal Reserve Bank Stock -----	60,000.00
Banking Quarters -----	650,891.07
Furniture and Fixtures -----	162,622.87
Cash and Due From Banks -----	5,718,341.96
Other Assets -----	183,145.89
Total Resources -----	<u>\$32,513,060.02</u>

LIABILITIES:

Capital Stock (Common)-----	\$ 750,000.00
Surplus-----	1,325,000.00
Undivided Profits and Reserves-----	656,075.55
Deposits-----	29,781,984.47
Total Liabilities-----	<u>\$32,513,060.02</u>

The Hancock Bank is the oldest and largest bank in the county being organized in 1899. The home bank is in Gulfport and it covers a wide service area with branch banks at Bay St. Louis, Miss. Test Facility (NASA), Pass Christian, Long Beach, Seabee Facility, Mississippi City-Handsboro, Edgewater, Pass Road between Biloxi and Gulfport, and Norwood Village on U. S. Highway 49 North of Gulfport. Deposits increased from 25 million dollars in 1959 to 41 million in 1964, then jumped to 88 million dollars in 1969. It pays from four to seven and one-half per cent interest on different kinds of savings accounts and certificates of deposit. A consolidated condensed financial statement follows:

HANCOCK BANK December 31, 1969

RESOURCES:

Loans and Discounts-----	\$ 43,189,247.87
U. S. Bonds and Securities-----	17,075,319.36
Federal Funds Sold-----	1,100,000.00
Other Bonds and Securities-----	21,339,472.58
Banking Houses, Furniture and Fixtures-----	1,958,447.27
Other Real Estate-----	48,445.31
Other Assets-----	885,531.06
Cash and Sight Exchange-----	10,901,812.52
Total Resources-----	<u>\$ 96,498,275.97</u>

LIABILITIES:

Capital Stock-----	\$ 1,106,875.00
Capital Notes-----	480,000.00
Surplus-----	4,015,000.00
Undivided Profits-----	69,349.82
Reserve and Contingencies-----	1,108,711.36
Total Capital Accounts-----	<u>\$ 6,779,936.18</u>
Reserve for Interest, Taxes, etc.-----	876,950.96
Federal Funds Purchased-----	650,000.00
Deposits-----	88,191,388.83
Total Liabilities-----	<u>\$ 96,498,275.97</u>

Merchants Bank and Trust Company of Gulfport was organized in 1903 and has enjoyed a healthy steady growth. It has two branch banks that serve the residents of Hancock County, located at Bay St. Louis and Waveland. The latest consolidated condensed financial statement follows:

MERCHANTS BANK AND TRUST COMPANY
December 31, 1969

RESOURCES:

Cash and Due From Banks-----	\$ 2,344,924.32
U. S. Government Securities-----	1,650,679.89
State, County and Municipal Bonds-----	594,565.66
Loans-----	7,624,394.36
Bank Buildings and Fixtures-----	188,010.51
Other Real Estate-----	23,802.39
Other Assets-----	4,704.84
Funds Sold-----	2,600,000.00
Total Resources-----	<u>\$ 15,031,081.97</u>

LIABILITIES:

Capital Stock-----	\$ 350,070.00
Surplus-----	905,000.00
Undivided Profits and Reserves-----	<u>145,196.08</u>
Total Capital-----	\$ 1,400,266.08
Total Deposits-----	<u>13,630,815.89</u>
Total Liabilities-----	<u>\$ 15,031,081.97</u>

Savings and Loan Associations

There are two Savings and Loan Associations in Hancock County to help serve the financial needs of the community: Peoples Federal Savings and Loan Association and Security Savings and Loan Association.

The Peoples Federal Savings and Loan Association of Bay St. Louis was organized in 1890 and has enjoyed a healthy steady growth. Currently there are about 2,000 share accounts in the amount of nearly 6.5 million dollars. The latest financial statement follows.

PEOPLES FEDERAL SAVINGS AND LOAN ASSOCIATION
December 31, 1969

ASSETS:

First Mortgage Loans on Improved Real Estate-----	\$ 4,687,947.63
Other Loans -----	90,615.27
Federal Home Loan Bank Stock-----	54,400.00
U. S. Government Bonds-----	1,697,202.12
Cash on Hand and in Banks -----	621,092.41
F.S.L.I.C. Premium Deposits -----	82,166.02
Office Site and Building-----	108,743.48
Furniture and Fixtures-----	29,921.91
Other Assets-----	24,157.07
Total Assets -----	<u>\$ 7,396,245.91</u>

LIABILITIES:

Savings and Investment Accounts -----	\$ 6,419,421.67
Borrowers Trust Fund (Taxes and Insurance on Loans) -----	133,091.64
Loans in Process-----	123,447.58
Other Liabilities -----	997.47
Reserve and Surplus -----	719,287.55
Total Liabilities-----	<u>\$ 7,396,245.91</u>

The Security Savings and Loan Association located at 115 Main Street, Bay St. Louis, was organized in 1961, and currently has 378 savings share accounts in the amount of \$1,767,153. It has a branch office at 2300 - 14th Street, in Gulfport. The latest combined statement of condition follows:

SECURITY SAVINGS AND LOAN ASSOCIATION
December 31, 1969

ASSETS

Cash on Hand in Banks -----	\$ 396,568.00
Investments -----	107,311.00
First Mortgage Loans on Homes -----	1,088,842.00
First Mortgage Loans on Other Property-----	356,714.00
Other Loans -----	32,885.00
Accrued Interest Receivable -----	585.00
Real Estate Owned -----	41,258.00
Fixed Assets-----	33,320.00
Deferred Charges-----	1,072.00
Other Assets-----	5,072.00
Total Assets -----	<u>\$ 2,063,627.00</u>

LIABILITIES, CAPITAL AND RESERVES

LIABILITIES:

Savings Share Accounts-----	\$ 1,767,153.00
Notes and Mortgages Payable-----	965.00
Loans in Process-----	5,128.00
Other Liabilities-----	71,105.00
Accounts Payable and Accrued Expenses-----	2,329.00
Deferred Credits to Future Operations-----	41,280.00
Total Liabilities-----	<u>1,887,960.00</u>

CAPITAL, SURPLUS AND RESERVES:

General Reserves-----	\$ 25,667.00
Capital Stock-----	100,000.00
Capital or Contributed Surplus - Paid In-----	50,000.00
Total Capital, Surplus and Reserves-----	<u>175,667.00</u>
Total Liabilities, Capital and Reserves-----	<u>2,063,627.00</u>

There are also several private loan companies or lending agencies in Bay St. Louis.

Farmers Home Administration

The Farmers Home Administration is an agency of the U. S. Department of Agriculture which serves eligible farmers and rural groups with credit and needed technical help on farm and money management problems. A full-time office is maintained on U. S. Highway 90 East, in Bay St. Louis.

Loans are generally made only to applicants who are unable to obtain adequate credit from other sources at reasonable rates and terms. However, many other farm families and rural groups receive credit counseling from the County F. H. A. Supervisor which enables them to make better use of the private and cooperative loans available to them. The main purpose of F.H.A. loans, through the years, has been to assist eligible farmers, who are operators of not larger than family-size farms, carry on sound and successful farming operations through the extension of credit and supervisory assistance. This usually includes mainly operating loans and farm ownership loans. Other loans can be made to operators of

farms that are larger than family-size. With the passage of the Economic Opportunity Act of 1964, several new types of loans were authorized for the F. H. A. to administer.

The following types of loans are available:

1. Operating Loans are made to eligible operators of not larger than family-size farms to assist them in making improved use of their land and labor resources. Funds may be advanced to pay for equipment, livestock, feed, seed, fertilizer, other farm and home operating needs; to refinance chattel debts; provide operating credit to fish farmers; carry out forestry practices; and develop income-producing recreation enterprises. Each loan is scheduled for repayment in accordance with the borrower's ability to repay over a period not exceeding 7 years at 5.5 per cent interest, except forestry loans which bear an interest rate of 3 per cent, with security on chattels and crops.

2. Farm Ownership Loans are made to eligible farm operators of not larger than family-size farms. Loans are made primarily to enlarge, improve, and buy farms, and to refinance debts. Loans may also be made to these farmers to produce trees and other forest products, produce fish under controlled conditions, and to finance recreational enterprises which will supplement their farm income. Loans may be made for a period not to exceed 40 years, at 5 per cent interest, secured by a mortgage on the farm, or chattels, or other suitable security.

3. Rural Housing Loans. The Farmers Home Administration under provisions in the Housing Act of 1949, as amended, makes and insures rural housing loans. Loans are made to eligible applicants in rural areas (places with population of not more than 5,500 which are rural in character and not closely associated with an urban area) to buy, build or improve dwellings and other essential farm buildings and related facilities. Rural housing loans are made only to applicants who are unable to obtain the credit they need from private

lenders. Most rural housing loans are made to finance housing which is modest in size, cost and design. The repayment period cannot exceed 33 years at an interest rate of 5 1/8 per cent for applicants with low or moderate income. Applicants with above moderate income are required to pay 8 per cent interest, and applicants who suffer a disaster may obtain a 3 per cent loan. Applications are made in county offices serving the area where the housing will be located.

The Farmers Home Administration, under Section 515 of the Housing Act of 1949, makes insured loans to provide rental housing in rural areas for senior citizens, 62 years of age or older, and other rural residents. The basic objective is to provide for rural residents economically designed and constructed housing and related facilities.

These loans may be made to individuals or organizations which would include partnerships, profit and nonprofit corporations. All loans are insured with a maximum loan limit of \$300,000. Borrowers pay 5 1/8 per cent interest with a maximum repayment period of 50 years.

4. Water Development and Soil Conservation Loans are made to eligible groups of farmers, ranchers, and rural residents to develop rural community water supply systems, drain farm land, provide irrigation systems, and carry out soil conservation measures. Loans may also be made for shifts in land use to develop recreational facilities, grazing areas, and forest lands. Loans may be repaid over a period not to exceed 40 years at an interest rate of 4.75 or 5 per cent depending on the type of loan.

5. Watershed Loans may be made to local organizations to help finance projects that protect and develop land and water resources in small watersheds. Loans are made only under watershed plans approved by the Soil Conservation Service.

Eligible local organizations include soil conservation districts, irrigation districts, drainage districts, flood prevention and control districts, nonprofit irrigation or reservoir companies, mutual water companies, and similar organizations.

Loan funds may be used to pay the applicant's share of the cost of flood control dams and reservoirs, water supply reservoirs, diversion dams, irrigation canals, drainage facilities, recreation facilities, easements, and similar purposes.

Watershed loans are made payable over periods up to 50 years. The interest rate for loans made in fiscal year 1969-70 is 3.256 per cent; however, the rate varies slightly from year to year.

6. Emergency Loans are made to eligible farmers in designated areas where natural disasters such as floods and droughts have brought about a temporary need for credit not available from other sources. Loan funds may be used for items needed to maintain normal operations but may not be used to refinance debts or compensate applicants for their losses. The interest rate is 3 per cent and the loans are usually repayable in one year, but never longer than 20 years depending upon the purpose for which funds are advanced.

7. Opportunity Loans - Under the Economic Opportunity Act of 1964, F.H.A. makes loans to low-income farm and nonfarm rural families who need small amounts of capital to improve their earnings, but are unable to obtain credit from other sources at reasonable rates and terms. Farm families may use loan funds to buy livestock, farm equipment, and to pay for such items as repair of essential buildings, fencing, drainage, land clearing, feed, seed, fertilizer, tractor fuel, chemicals, and other essential operating expenses.

Farm families and nonfarm families living in the country or in small towns of not more than 2,500 population may use loan funds for nonagricultural purposes, such as: financing

small businesses, trades or services, including a wide variety of income-producing activities. The total amount loaned to any one family may not exceed \$3,500. The maximum term is 15 years and the interest rate is 4 1/8 per cent. Loans will generally be secured by a promissory note and a loan agreement.

8. Loans to Cooperatives - Under the Economic Opportunity Act of 1964, F.H.A. makes loans to cooperatives serving rural families with low incomes. Loan funds may be used to finance local cooperative associations which provide services, supplies, or facilities not otherwise available and which will serve to raise the income and living standards of low-income rural families. Eligible applicants may obtain loans to: (1) process products grown on members' farms; (2) assemble, market, and transport home-made handicraft items such as baskets, brooms, ceramics, and decorative items; (3) purchase essential machinery and equipment such as combines, feedmixers, tractors, cotton pickers, trucks, etc.; (4) provide services needed to market agricultural products; (5) purchase for members essential farm and operating items; (6) purchase land and obtain buildings and equipment for the cooperative to fulfill its function; (7) pay costs of organizing the cooperatives; and (8) refinance certain debts.

As of September 16, 1969, there were 276 operating loans outstanding in Hancock County in the amount of \$650,407. Also, there were 351 real estate loans (rural housing and farm ownership) outstanding in the amount of \$2,816,512. In addition to these loans, the Farmers Home Administration has made a grant of \$4,430 to the county for a comprehensive water and sewerage disposal plan.

The Federal Land Bank

The Federal Land Bank Association of Hattiesburg helps serve the financial needs of farmers in Hancock County on an itinerant basis. Residents of the county, who are interested in

obtaining a loan, contact the Hattiesburg office by telephone or mail and an appointment is made for a F.L.B. representative to come to Hancock County to discuss the matter. Loans may be made to buy land, livestock, farm equipment, etc., and for general farm improvement including homes and other farm buildings. All loans are first mortgage real estate loans and are usually repayable in 20 years, with a maximum of 35 years, at 5.5 per cent interest. The mobile team was unable to get information from the Hattiesburg office on the number and amount of the loans currently outstanding in Hancock County.

Production Credit Association

The Hattiesburg Production Credit Association (P.C.A.) helps serve the short-term agricultural credit needs of farmers in Hancock County through a branch office located in Poplarville in adjoining Pearl River County. Hancock County is served on an itinerant basis. The P.C.A. makes both operating and capital loans, with a maximum seven-year repayment plan on certain capital loans. Operating, or crop loans, are made for one year, but may be renewable each year under certain conditions for a maximum of five years. The interest rate on all loans is 6.75 per cent. Farmers interested in obtaining a loan contact the P.C.A. Office in Poplarville and arrange an appointment for the representative to visit the farm and take the loan application. We were unable to get information regarding the loans outstanding in Hancock County.

Small Business Administration^{1/}

The Small Business Administration made 17 regular business loans in the total amount of \$550,000 between June 1, 1961, and August 1, 1969, to small business firms in Hancock County. In addition to these regular business loans, 279 disaster loans (not including the present disaster, Hurricane Camille) in the amount of \$1,104,446 were approved. Eleven

¹ / Small Business Administration, Jackson, Mississippi.

of the regular business loans in the amount of \$326,000, and 119 of the disaster loans in the amount of \$596,500 were still being serviced as of January, 1970.

These loans were made to varied types of small business firms such as furniture and **appliance** dealers, motels and hotels, restaurants, and car wash companies. Wholesale suppliers to whom loans were made included building suppliers and marine suppliers. In the professional field, loans were made to an architect and a medical doctor.

The business loans which were approved resulted in the retention or creation of 59 jobs.

The amounts of individual business loans ranged from \$8,000 to \$58,000. Fourteen of these loans were participated in by banks in the area, while only three were direct loans.

The firms helped by the Small Business Administration are located in Bay St. Louis and Waveland.

The Jackson Regional Office of the Small Business Administration serves Hancock County through a circuit ride to Gulfport, Mississippi, every second and fourth Thursday of each month. One of the Loan Officers is in the Gulf National Bank Building from 8:30 A.M. to 5:00 P.M. to answer any questions concerning assistance to small businesses. This is a temporary location until the Gulfport Chamber of Commerce completes its new building.

D. Utility Usage

Mississippi Power Company serves the towns of Bay St. Louis and Waveland with the exception of the newly annexed areas. It serves approximately 4,000 customers whose average monthly consumption of electricity is about 500 kilowatt hours for domestic users. The usage of electricity per customer is more than double what it was ten years ago, because of increased usage of electrical appliances such as washing machines, dryers,

deep freezers, T.V. sets, ranges, water heaters, etc. There are 173 "all-electric" homes in Bay St. Louis and Waveland. A full-time office is maintained at 153 Main Street in Bay St. Louis.

Coast Electric Power Association serves all the remainder of Hancock County, which is about 98 per cent of the entire area of the county. Electrical energy is purchased from Mississippi Power Company. The average monthly usage of electricity per residential customer has increased from about 300 kilowatt hours to approximately 750 kilowatt hours during the past ten years. The headquarters of the Coast Electric Power Association is located on U. S. Highway 90 in Bay St. Louis.

Practically all of the towns and villages in the county, and the rural homes along State Highway 603 between Kiln and Bay St. Louis have natural gas service. The towns of Bay St. Louis and Waveland have municipally owned gas distribution systems that serve their corporate limits and surrounding areas. The Bay St. Louis system serves about 2,200 customers including five industrial firms, and the Waveland system serves 991 customers including one industrial firm. The United Gas Distribution Company serves 211 customers in the Pearlington Community.

Three local distributors of liquified petroleum (LP) products -- propane and butane gas -- serve about 1,800 rural homes and farms in the areas which do not have natural gas service. Distributors from towns in adjoining counties no doubt serve some customers in Hancock County within their trade areas.

South Central Bell Telephone Company serves all of Hancock County, providing rather intensive coverage, serving approximately 8,500 subscribers through Community Dial Offices in Bay St. Louis, Mississippi Test Facility, Pearlington, and Pass Christian which

serves the northeastern part of the county in the Standard-Sellers-Necaise area. All calls between telephone subscribers in Hancock County are toll-free.

It is estimated that more than 8,000 people or about one-half of the total population of the county is served by the municipal water systems in Bay St. Louis and Waveland. Flowing wells are common in most of the county and in the more thickly settled rural areas several families may pipe water from the same well. The average monthly usage of water per residential customer is estimated at 7,000 gallons in the towns.

E. Home Ownership

The 1960 Census of Housing showed a total of 6,413 dwelling units in Hancock County. Yet, only 3,857 of these were classified as occupied units. This wide difference of 2,556 dwelling units does not mean that they are actually vacant in the normal meaning of the term. Most of these are week-end or summer resort homes of persons living in other areas, many from New Orleans, that have been attracted to this Gulf Coast resort area.

The 1960 Census showed that 3,061 of the occupied housing units were owner occupied, which is approximately 80 per cent, and a high rate of home ownership. Only 796 dwelling units were renter occupied. Of course, practically all of the resort homes are owned. Nearly 6,000 of the dwelling units were sound and did not need major repairs. There were 5,275 dwelling units that contained plumbing facilities--a flush toilet and a bath tub or shower for exclusive use of the occupants. Naturally, there are some substandard and dilapidated housing units in the county, but it is thought that they are becoming fewer and fewer as the years go by.

But since 1960, great changes have occurred in the housing situation in Hancock County. The establishment of the NASA Mississippi Test Facility caused the displacement of about 850 families who had to move to other areas for housing, and the influx of families of the professional and technical staff members created a demand for higher-priced homes. As a result, 13 new residential subdivisions were developed and hundreds of new houses were constructed, mainly in the coastal area around Bay St. Louis and Waveland.

However, Hurricane Camille which devastated the area in August, 1969, destroyed several thousand homes making the housing shortage even more acute. Many families are now living in mobile homes on a temporary basis. An accurate count of the dwelling units currently in Hancock County is not available at the present time.

F. Families With Automobiles

Records in the offices of the Hancock County Sheriff and the State Motor Vehicle Comptroller show that there were 7,265 private passenger automobiles registered during the 1969 tag year. This was an average of one automobile for each 2.4 persons of the estimated total population in mid-1966. Hence, it is very obvious that a majority of the families in the county have more than an automobile. During the 1969 tag year, there were 1,408 private carrier pickups registered, and these serve as a means of family transportation as well as a means of hauling farm products, farm supplies, and other purposes. By way of comparison, during the 1965 tag year there were 6,593 private passenger automobiles and 933 pickups registered in Hancock County.

G. Postal Receipts

There are six U. S. Post Offices in Hancock County located at Bay St. Louis, Clermont Harbor, Kiln, Lakeshore, Pearlington, and Waveland. Bay St. Louis is a First Class Post Office; Waveland is a Second Class Office; and all the others are Fourth Class Offices. Bay St. Louis is the only office with city delivery.

Table 21. Postal Receipts, Hancock County, 1969

Post Office	Receipts	Post Office	Receipts
Bay St. Louis	\$169,330.69	Lakeshore	\$ 1,992.48
Clermont Harbor	2,250.00	Pearlington	14,851.51
Kiln	25,480.33	Waveland	25,476.95

H. Living Costs^{1/}

Living costs in Hancock County at the present time are somewhat higher than inland areas of Mississippi, but are not greatly different from other areas of the Gulf Coast where Hurricane Camille did so much damage. Bay St. Louis, the county seat, is located in the southeast corner of the county. The only other incorporated town is Waveland, which joins Bay St. Louis on the west side along the coast. Both of these towns combined have a population of less than 10,000 but probably at least half of the estimated population of 17,180 in mid-1966. Hancock County is located about 50 miles east of New Orleans, Louisiana, 18 miles west of Gulfport, 30 miles west of Biloxi, and 175 miles southeast of Jackson, the State Capitol.

Food purchases are generally made within the county at Bay St. Louis, Waveland, or some one of the several "cross-road" villages. Out-of-the-county purchases of food would likely be in Gulfport. A wide choice of fish foods, as well as staple groceries, are generally available at prices comparable to other Gulf Coast areas and not greatly different from any other area of the State.

Most items of clothing are available in the county, nevertheless, major items are often bought in New Orleans or in the Gulfport-Biloxi markets.

Furniture and household appliances are available within the county but are somewhat above the New Orleans prices. However, service is better on locally purchased appliances.

Repairs and maintenance services for household items, automobiles, homes, and other services, are available at prices comparable to other Hurricane Camille damaged areas, but significantly higher than other areas of the State.

^{1/} Extension Economist, Mississippi State University, State College, Mississippi.

Gasoline prices usually reflect part or all of the additional 3¢ per gallon special tax for seawall upkeep on the Gulf Coast.

Health and medical services are available at prices comparable to other Gulf Coast areas and specialized medical services are easily available in New Orleans.

The cost of electricity is comparable to other areas of South Mississippi and along the Gulf Coast. Telephone service is available throughout the county and at prices comparable to other rural and small town areas. Rural subscribers telephone service is somewhat higher due to mileage-service relationship.

Natural gas is available in the Bay St. Louis - Waveland area and northward along State Highway 603 to the Kiln Community. Bottled gas (LP), even though some higher in cost, is available throughout the county.

Desirable rental property is unusually hard to find due to demand resulting from Hurricane Camille destruction within the county and in adjacent areas. Rental units are somewhat higher than in other areas of the State, but not measurably above the going rate for the Gulf Coast area damaged by the hurricane. Desirable home sites are available within city water and sewerage service from about \$2,000 up, depending on frontage, location, and special features.

Desirable building sites in the rural areas are available with some limitations for about \$500 per acre and up, depending on location and acreage purchased. Pressure water systems for individual homes in rural areas can be installed for \$750 and upward, depending on type of system and depth of well. Individual home sewerage systems are relatively inexpensive and function quite effectively.

I. Agricultural Situation^{1/}

In early years Hancock County was traditionally an agricultural county. With the increased demand for land for sub-divisions, highways, NASA and other commercial property, the agricultural situation has made rapid changes. NASA leased approximately 133,870 acres of Hancock County for the buffer zone. This lease removed the land from farming practices other than forestry, for all practical purposes.

The southern half of the county is largely in non-agricultural uses and the northern half is predominately agricultural. The total land area of Hancock County is 310,400 acres of which 63,557 acres or 20.5 per cent in farms. The majority of the land is forest land.

Table 22, Land Use Pattern, Hancock County, 1954 - 1964

Item	1954	1959	1964
Number of Farms	711	525	471
Land in Farms (Acres)	77,750	60,350	63,557
Average Size of Farms	109.4	115	134.9
Average Value of Land & Buildings, Per Farm	\$7,562	\$12,215	\$23,639
Average Value of Land & Buildings, Per Acre	\$71.69	\$120.85	\$167.23
Cropland Harvested (Acres)	9,811	8,291	8,367
Cropland Pastured (Acres)	7,349	10,003	6,722
Cropland Not Harvested & Not Pastured (Acres)	1,996	5,119	2,481
Total Cropland (Acres)	19,156	23,413	17,570
Woodland Pastured (Acres)	28,583	8,843	27,079
Woodland Not Pastured (Acres)	25,273	23,808	13,232
Total Woodland (Acres)	53,856	32,651	40,311
Improved Pasture (Acres)	243	495	2,507
Other Pasture, Not Cropland or Woodland (Acres)	2,595	1,235	3,616
Total Land Pastured (Acres)	38,527	20,081	37,417
Other Land (House Lots, Roads, Wasteland, etc.)	2,143	3,051	2,061

Source: U. S. Census of Agriculture, Mississippi.

^{1/} / County Agent, Cooperative Extension Service, Bay St. Louis, Mississippi

There were 471 farms in Hancock County in 1964 with gross sales of \$936,119. This was received from the sale of crops amounting to \$245,855 and livestock and livestock products totaling \$587,093. This was an average of only \$1,988 per farm.

The trend is to fewer but larger farms; less labor with more mechanization, requiring larger investments. This has been the situation during the last few years. Farm size increased from 109 acres in 1954 to 135 acres in 1964 while the average farm value increased from \$7,562 to \$23,639.

Hancock County is a deficit feed crop producing area. Feed grain acreage does not meet the needs of the county. The national feed grain rental program has removed much of the corn acreage from production. In 1959 there were 1,100 acres of corn in the county, but by 1968, this has been reduced to 600 acres. Yield per acre averages about 35-40 bushels per acre in Hancock County. Proper fertilization and cultural practices could raise the yield per acre considerably. There is no cotton grown in Hancock County.

Grain soybean acreage has been making a gradual rise and could be increased to help meet the feed grain requirements. In 1959, there were 200 acres devoted to soybean production. From 1960-1965, no soybeans were planted. In 1968, acreage had reached the 800 mark. Yield is about 26 bushels per acre and could be increased substantially.

Oat production in 1959 was 50 acres. In 1968, this was up to 100 acres. There is usually an ample supply of temporary grazing crops; such as oats, millet, ryegrass or wheat in the county. This is used for temporary grazing by dairymen and for wintering beef cattle and calves.

Horticultural crop production, including fruits and nuts, and vegetables has had a big impact on the economy of Hancock County in the past. In 1954, the value of these products sold

amounted to \$43,772. By 1964, this figure had grown to \$230,000. Hurricane Camille will definitely change the value of horticultural crops in future years. Almost 100 per cent of the tung acreage was destroyed. Pecan trees were severely damaged in many cases. Many farmers managed to prune and reset their pecan trees and they should be producing within 3-5 years.

Table 23. Types of Farms, Hancock County, 1954-1964

T y p e s	1954	1959	1964
Cash-Grain Farms	10	0	10
Other Field-Crop Farms	0	5	1
Fruit and Nut Farms	7	32	31
Dairy Farms	88	55	33
Poultry Farms	22	11	6
Livestock Other Than Poultry and Dairy	41	70	31
General Farms	22	0	18
Miscellaneous and Unclassified Farms	516	317	341

Source: U. S. Census of Agriculture, Mississippi

The total number of all cattle and calves increased from 8,700 to 9,800 between 1959 and 1969 with some improvement in quality. Open range prevented a greater improvement in quality but with the recently enacted stock law future improvement should be faster. This will be made possible through the development of more improved pastures, controlled breeding and better management.

The number of dairy farms decreased from 55 in 1959 to 22 in 1969. However, the remaining dairy herds are larger and more efficient. The number of dairy cows in 1969 was 1,700 head averaging almost 80 cows per herd. The increased milk production between 1959 and 1964 is indicative of the increased herd size and efficiency of the remaining dairymen. During this five year period, Hancock County lost 22 dairy herds and 750 dairy cows but increased yearly production by 1,179,257 pounds. The value of dairy products sold increased

from \$325,410 in 1959 to \$382,652 in 1964. The trend toward larger herds and greater efficiency continued. The dairy herds in Hancock County are located in the eastern and northern part of the county in the Flat Top, Leetown, Caesar and Sellers Communities.

Table 24. Trends in Livestock Enterprises, Hancock County, 1955 - 1970

Livestock on Farms, January 1	1955	1960	1965	1970
All Cattle and Calves	12,900	8,400	10,000	10,500
Cows, 2 Yrs. Old & Over, Kept for Milk	3,100	2,900	2,200	1,600
Other Cattle (Beef Cattle)	9,800	5,500	7,800	8,900
Hogs and Pigs of All Ages	6,800	3,600	2,300	3,000

Source: Mississippi Crop and Livestock Reporting Service, Jackson, Mississippi

The number of beef cattle has increased over the past decade. In 1960, there were 5,500 beef cattle in Hancock County. By 1965, this number had reached 7,800 and by 1970 it had grown to 8,900. In 1959, 1,470 calves and 980 cows were sold from Hancock County farms. This compares to 1,682 calves and 533 cows in 1964 at a value of \$99,008. Much of the tung and timber land is being converted to pasture as a result of Hurricane Camille. This should greatly increase the number of beef cattle in the next few years.

Swine production in Hancock County is primarily located in the northern half of the county, with very limited numbers south of Highway 90. The quality of swine has been very low throughout the county in recent years. In the past three to four years with a greater demand for higher quality pigs and higher prices, the swine program has grown very rapidly. The quality of pigs is continuing to increase very fast.

The swine producers in Hancock County have a readily available market through the area feeder pig sales held at Poplarville, Mississippi, every three months, and the Hattiesburg market for finished hogs.

Since Hurricane Camille a great number of farmers have indicated a keen interest in expanding swine production. They are discussing plans for building farrowing and finishing houses and going into production on a more sound basis. With most of the barns destroyed by the hurricane, and a low interest rate to replace them, farmers are now building farrowing and finishing barns, which will give them better facilities for doing a better job.

In 1964, 81 farmers sold 2,020 head of swine at a value of \$29,225.

A modern processing plant has been built within the county in the past year. This should help increase the demand for quality meat animals.

Poultry in Hancock County is very limited with only six producers reported in 1964. Poultry and poultry products accounted for \$65,000 of our total farm income. This trend has decreased since 1964 until the present, with less producers. With the markets created by the urban areas nearby, poultry could be increased in the county.

The sale of forest products provides one of the largest sources of income in Hancock County. Out of a total land area of 310,400 acres in the county, 236,800 acres, or 77 per cent, was classified as forest land in 1968, according to Mississippi Forestry Commission's "Facts at a Glance." The volume of pine timber in the county was 99,800,000 cubic feet, and 35,800,000 cubic feet was hardwood.

According to the 1968 year timber severance tax report, Hancock County harvested 7,228,000 board feet of timber and 36,912 cords of pulpwood. The approximate value of the combined sales was \$510,592 which is one of the largest sources of income in the county. In 1969, 11,956 million board feet of timber and 69,391 cords of pulpwood were harvested for a combined value of \$1,638,665.

In 1969, there were 265 fires that burned 7,159 acres of forest land. There were 12,000 pine seedlings distributed during the year.

Hurricane Camille greatly altered the inventory of growing stock in the county. The vast salvage operation following Camille resulted in the increased harvest in 1969.

Thirty-six per cent of the timber in the county was destroyed during the storm. Insects and fires will increase this percentage throughout the upcoming year as the summer months progress.

In 1959, the average value of all products sold per farm was \$2,314. In 1964, this average value had decreased to \$1,988 per farm for a total value of \$936,119.

J. Present Industrial Situation

Hancock County has attained only a small degree of industrial development in recent years - with the exception of the NASA Mississippi Test Facility.

The site for the location of this facility in the county was chosen because of natural waterway entries; the availability of adequate supplies of fresh water, electricity and natural gas; and the availability of sufficient land at reasonable cost. The Mississippi Test Facility was established in the mid-1960's at a cost of about \$300 million which provided a big boost in the economy of the county. It provided employment for nearly 4,000 people during the peak period of construction, many of whom commuted from surrounding counties because the local labor force couldn't meet the demand.

The purpose of the NASA Facility was to insure, through preflight, and capture testing of major components (rocket motors), that the vehicles which would transport American Astronauts on explorations into space were flight worthy. The facility became operational in April, 1966,

and made its first successful test firing on December 1st. The accomplishments of this facility and the many successful explorations into space are now a proud history. As of October 2, 1969, there were 2,325 people employed there, but by February, 1970, employment had dropped to less than 2,000. Of this number, approximately 500 were residents of Hancock County. Now, that its mission has been successfully completed, NASA plans to phase out the Mississippi Test Facility during 1970-1971, which will be a big blow to the economy of the county. However, local, State and National leaders are exploring many possible economic uses of this valuable facility, rather than abandoning it.

In the manufacturing field, fabricated metal products provides employment for more than 200 people, and ordnance accounts for nearly 100 jobs. Contract construction provides an average of about 200 jobs but this is variable and seasonal to a degree. Transportation, communication, etc., employs about 100 people. The wholesale and retail trade, government and financial institutions provide employment for about 600 people; tourism figuring prominently in this.

In an effort to determine the impact of industrial and business employment -- the number of people employed and the total annual wages or payroll -- on the economy of Hancock County, it was decided that the most reliable information available was the records of the Mississippi Employment Security Commission. However, it should be noted that the data used here do not represent total employment by all industry and business firms in the county; they represent only employment covered by the Mississippi Employment Security Law. Generally, employers of four or more workers for 20 weeks in the current or preceding calendar year are covered under the Law. Data for the calendar year of 1968 were chosen because Hurricane Camille created such chaos as to cause 1969 not to be near a normal business year.

Certain groups, notably agricultural workers, domestic servants in private homes, railroad employees, casual workers not in the usual course of an employing unit's trade or business,

and employees of religious or charitable institutions are not covered under the Mississippi Law. Also, employees of state and local governments are not covered. Data for the exempt industries and businesses just mentioned, and for small-firm employees who failed to elect coverage are not included in Table 25.

Table 25. Employment Covered by Mississippi Employment Security Law, Hancock County, 1968

Business or Industry Group	Number Establishments	Average Number Employees	Total Annual Wages
Contract Construction	26	219.3	\$ 1,380,000
Manufacturing:			
Ordnance and Accessories	2	1,017.3	12,506,000
Lumber and Wood Products	3	24.8	123,000
Printing and Publishing	2	14.0	46,000
Fabricated Metal Products	2	202.2	969,000
Total Manufacturing	11	1,287.2	\$13,867,000
Transportation, Communication, etc.:			
Electric, Gas, and Sanitary Services	5	102.0	722,000
Total Transportation, etc.	8	128.4	\$ 910,000
Wholesale and Retail Trade:			
Wholesale Trade	6	42.6	172,000
Retail General Merchandise	11	80.8	262,000
Food Stores	5	87.2	302,000
Auto Dealers and Service Stations	8	72.0	418,000
Eating and Drinking Places	7	53.3	105,000
Total Trade	39	342.8	\$ 1,289,000
Services:			
Personal Services	2	30.0	\$ 65,000
Miscellaneous Business Services	4	1,469.0	14,423,000
Medical and Other Health Services	3	30.0	119,000
Total Services	16	1,619.7	\$14,848,000
County Total	112	3,734.6	\$32,757,000

Source: Research and Statistics Department, Mississippi Employment Security Commission, Jackson, Mississippi.

It should be pointed out that employment is reported to the Mississippi Employment Security Commission on the basis of location of employment, rather than location of residence.

Therefore, the large number of workers employed in ordnance and accessories, and miscellaneous business services includes a number of people who live in adjoining counties.

Employment is reported by industry groups or divisions. The contract construction group includes general building contractors and special trade contractors such as plumbing, electrical, etc. The manufacturing group includes ordnance and accessories (NASA), logging camps and contractors, naval stores, pulpwood yards, printing and publishing, and fabricated metal products. The transportation and communications group includes trucking and warehousing, telephone and telegraph communication, electric-gas-water and sanitation services. The trade group includes the normal retail and wholesale activities found in most all counties. The service group includes industry and business supportive services (NASA, etc.), hospital and other health and medical facilities, motels, dry cleaning plants, beauty shops, barber shops, amusement and recreation services, etc.

A total of 112 business establishments in Hancock County reported an average of 3,735 employees covered by the Mississippi Employment Security Law in 1968, who had total annual wages of \$32,757,000. This was an average of \$8,770 per employee.

IV. HANCOCK COUNTY'S RESOURCES

A. Manpower Resources

Trends in employment and unemployment, the current labor force, and the potential labor supply were rather fully discussed in Unit II, Page 39, of this publication. In summary, there were 7,404 people in the county between the ages of 16 and 65 years, according to the 1960 Census and the population is estimated to have increased by 3,141 people between 1960 and mid-1966, adding approximately 1,600 to this age group. Persons in this age group constitute the bulk of manpower resources of the community. In 1960, there were only 4,006 people employed, which indicated a considerable surplus of manpower and a definite need for more employment opportunities.

Wage Rates^{1/}

Information on the occupational wage structure in Hancock County is rather limited due to very little industrial development; therefore, as a guide to the prevailing wage rates in this general area, selected occupations and wage ranges for the Gulfport area are used to supplement available information for Hancock County. Gulfport is located in adjoining Harrison County about 18 miles east of Bay St. Louis. The Center Office of the Mississippi State Employment Service in Gulfport serves Hancock County on an itinerant basis.

O c c u p a t i o n	W a g e R a n g e
	<u>Monthly</u>
Draftsman, Architectural -----	\$ 400 - \$ 600
Civil Engineer -----	720 - 1,353
Electronic Technician -----	500 - 1,202
Mechanical Engineer -----	350 - 1,625
Production Superintendent -----	728 - 901

^{1/}Survey of Occupational Wage Structure, Gulfport Area, July, 1969, Research and Statistics Department, Mississippi Employment Security Commission, Jackson, Mississippi.

Occupation	Wage Range	
	Monthly	
Superintendent of Plant-----	\$360	- \$ 944
Manager Industrial Organization-----	400	- 1,000
Pharmacist-----	400	- 1,163
Nurse, General Duty-----	275	- 1,450
Nurse, Licensed Practical-----	250	- 750
School Teacher-----	278	- 916
Accountant-----	370	- 1,463
Manager, Personnel-----	360	- 1,672
Manager, Office-----	145	- 1,561
	Weekly	
Secretary-----	\$50	- \$200
Stenographer-----	45	- 167
File Clerk-----	64	- 128
Clerk-Typist-----	50	- 158
Clerk, General Office-----	50	- 180
Bookkeeper-----	50	- 175
Cashier-----	25	- 110
Key punch Operator-----	65	- 135
Payroll Clerk-----	64	- 177
Shipping and Receiving Clerk-----	50	- 126
Stock Clerk-----	50	- 177
Telephone Operator-----	52	- 139
Receptionist-----	45	- 110
Room Clerk, Motel-----	35	- 104
Salesperson, General-----	40	- 125
Sales Clerk-----	30	- 75
Routeman-----	35	- 180
Grocery Checker-----	40	- 86
Maid-----	40	- 64
Waitress-----	25	- 72
Bartender-----	50	- 100
Cook-----	40	- 80
Kitchen Helper-----	52	- 72
Laundry Laborer-----	45	- 99
Presser, Machine-----	45	- 113
Watchman-----	50	- 151
Porter-----	35	- 100
Janitor-----	40	- 144
	Hourly	
Groundskeeper-----	\$1.00	- \$4.32
Sheelfish Shucker-----	1.40	- 2.25
Baker-----	1.50	- 4.00
Laborer, Sheelfish-----	1.30	- 2.50
Aluminum Plant Operator-----	2.39	- 2.89
Laborer, General-----	1.60	- 2.05
Machinist-----	1.75	- 4.49
Cannery Worker-----	1.60	- 1.60

Occupation	Wage Range
	Hourly
Auto Mechanic -----	\$ 1.40 - \$6.00
Diesel Mechanic-----	2.00 - 3.50
Refrigeration Mechanic-----	1.50 - 4.35
Maintenance Mechanic -----	1.82 - 3.91
Electrical Appliance Repairman-----	1.60 - 4.80
Radio and TV Repairman-----	2.00 - 3.76
Alterations Woman-----	1.00 - 2.79
Cutter, Machine-----	1.60 - 1.80
Spreader, Garment-----	1.60 - 1.80
Sewing Machine Operator-----	1.45 - 1.80
Sheet Metal Worker-----	1.60 - 4.25
Shipfitter-----	2.25 - 2.90
Auto Body Repairman-----	1.35 - 6.00
Welder, Arc-----	2.00 - 3.96
Welder, Combination-----	2.25 - 4.15
Lineman-----	3.09 - 4.80
Electrician-----	2.12 - 4.90
Painter-----	1.75 - 4.25
Heavy Equipment Operator-----	1.80 - 3.37
Carpenter-----	1.40 - 4.50
Bricklayer-----	3.00 - 4.80
Plumber-----	1.60 - 5.05
Roofer-----	2.93 - 4.25
Construction Worker-----	1.44 - 3.00
Truck Driver-----	1.60 - 3.85
Longshoreman II-----	4.00 - 8.00
Service Station Attendant-----	1.00 - 2.00
Longshoreman I-----	1.85 - 3.00

B. Water Resources ^{1/}

Ground Water

The fresh ground water section in Hancock County ranges in thickness from 2,000 feet along the northeast and southeast corners to 3,000 feet along the western edge. Within this thick sequence of interbedded sand and clay there are, in most places, 10 or more different aquifers available for water supply development. Many of the aquifers have sufficient thickness and permeability to yield large quantities of water to wells.

^{1/} Mississippi Board of Water Commissioners, Jackson, Mississippi.

A survey of the ground water resources of the NASA Mississippi Test Facility was completed in 1968. At this installation, which with its buffer zone covers a large part of western Hancock County, wells 675 to 1,875 feet deep provide industrial and potable water supplies. These wells are capable of producing several thousand gallons per minute each; most flowed at more than 1,000 gallons per minute (gpm) by artesian pressure before pumps were installed. In addition, a shallow aquifer that blankets the southwestern half of the county could yield several hundred to a few thousand gpm to wells about 150 feet deep.

Artesian pressure in the deep aquifers is sufficient to force the water high above the land surface. In the lowland areas a well 2,000 feet deep may have a surface shut-in pressure of 40 to 50 pounds per square inch. In the coastal towns, water levels have declined due to withdrawals over the years but are still above land surface in most places.

The ground water is of good quality and remarkably uniform in type and degree of mineralization. Dissolved solids concentrations are usually less than 500 milligrams per liter; the water is soft, and it is alkaline except in very shallow aquifers. Sodium and bicarbonate are the most heavily concentrated mineral constituents. Water temperature increases with depth at the rate of one degree Fahrenheit every 55 feet; shallow water temperature is about 60⁰ F. Chemical analyses representing deep, moderate, and shallow wells follow.

Table 26. Chemical Analysis, Hancock County, Public Water Supplies

Chemicals in Mgs. Per Liter	Bay St. Louis (1,350 ft.)	Miss. Test Facility (675 feet)	Miss. Test Facility (144 feet)
Silica (SiO ₂)	19.0	8.10	25.0
Iron (Fe)	0.04	0.23	0.15
Calcium (Ca)	0.70	0.70	1.0
Magnesium (Mg)	0.10	0.50	0.40
Sodium (Na)	108.0	106.0	106.0
Potassium (K)	1.80	0.80	1.10
Bicarbonate (HCO ₃)	239.0	248.0	247.0
Sulfate (SO ₄)	6.0	4.60	8.0
Chloride (CL)	20.0	20.0	20.0
Fluoride (F)	0.30	0.30	0.40
Nitrate (NO ₃)	0.40	0.0	0.0
Total Dissolved Solids	273.0	263.0	284.0
Hardness	2	4	4
pH	8.4	9.1	6.9

Source: U. S. Geological Survey

In 1969, the Mississippi Test Facility's potable water system pumped about 500,000 gallons per day, and the industrial system used a total of 52,000,000 gallons in its irregular schedule of rocket engine testing.

The city of Bay St. Louis gets its municipal water supply from four wells drilled to depths of 950 to 1,200 feet into the Graham Ferry Formation. These wells are from six to ten inches in diameter and yield from 175 to 600 gallons per minute. Water storage is provided by two elevated tanks of 250,000 gallons capacity each and surface storage tanks of 300,000 gallons capacity. The water distribution system has recently been extended to serve practically all of the corporate limits with pressure in the water mains averaging from 50 to 70 pounds per square inch. The average monthly usage per residential customer is about 7,000 gallons. Monthly water rates follow.

Bay St. Louis Water Rate Schedule

\$2.00 minimum	For the First	3,000 gallons
0.40 per 1,000 gallons	For the next	7,000 gallons
0.35 per 1,000 gallons	For the next	20,000 gallons
0.30 per 1,000 gallons	For the next	20,000 gallons
0.25 per 1,000 gallons	For the next	50,000 gallons
0.20 per 1,000 gallons	For the next	500,000 gallons
0.10 per 1,000 gallons	For all over	600,000 gallons

The town of Waveland secures its municipal water supply from an eight-inch well drilled in 1965 to a depth of about 1,000 feet in the Graham Ferry Formation, which yields 500 gallons per minute. The town also has two six-inch wells the same depth on a stand-by basis. The municipal water system now serves more than 1,200 customers after a recent \$200,000 expansion of distribution lines. Water storage is provided by two elevated tanks of 50,000 gallons capacity each, and pressure of about 50 pounds per square inch is maintained in the water mains. The monthly water rate schedule follows.

Waveland Water Rate Schedule

\$2.30 Minimum	For the First	5,000 gallons
0.30 per 1,000 gallons	For the next	5,000 gallons
0.20 per 1,000 gallons	For all over	10,000 gallons

The village of Pearlington has a comperative water association that serves the entire community including the fashionable new subdivision of Oak Harbor, but the mobile team failed to get details including the water rates.

Surface Water

Hancock County is drained by streams in the Wolf, Jourdan, and Pearl River Basins. The water course draining the largest part of the county is the Jourdan River, which flows southeast across the central part of the county to St. Louis Bay. The major tributaries of the Jourdan River lying wholly or in part in Hancock County are Bayou Bacon, Rotten Bayou, Bayou La Croix, and Dead Tiger, Mill, Hickory, and Catahoula Creeks. The

Wolf River crosses the extreme northeast corner of the county and flows southeastward through adjoining Harrison County emptying into St. Louis Bay. Crane and Bell Creeks are the principal tributaries of Wolf River in Hancock County. The East Pearl River is the boundary between Hancock County and St. Tammany Parish, Louisiana.

The U. S. Geological Survey, in cooperation with the Mississippi Board of Water Commissioners and other State and Federal agencies, has collected streamflow data at several sites in and adjacent to Hancock County. Daily discharge records are available at a stream-gaging station on Wolf River at State Highway 53 near the Hancock-Harrison County line for the periods October 1944 to June 1948 and September 1964 to date. Occasional low-flow measurements were made in 1943, 1944, 1952, 1953, 1958, and 1963. The drainage area at the site is 253 square miles. The average discharge for this gaging station is 481 cfs (cubic feet per second) based on six years of available record. The minimum discharge observed was 16.7 cfs on October 15, 1963. The greatest known flood occurred March 13, 1947, and produced a peak discharge of 18,500 cfs at an elevation of 86.5 feet above mean sea level at this gaging station. Daily discharge records are also available at a stream-gaging station on Catahoula Creek at a county road, about 0.2 miles downstream from the mouth of Dead Tiger Creek. The drainage area at this site is 155 square miles and the average discharge for the period of record is 229 cfs. The minimum daily discharge observed at this station was 8.2 cfs on October 30-31, 1963. The greatest known flood occurred April 27, 1964, and produced a peak discharge of 16,600 cfs at an elevation of 25.02 feet above mean sea level at this gaging station.

Streamflow data have been collected at several miscellaneous sites in the county and minimum observed discharges and their dates of occurrence for these sites are given in the following table:

Table 27. Minimum Observed Streamflow, Hancock County

Station and Location	Drainage Area (sq. mi.)	Minimum Discharge	
		Date	CFS*
Hickory Creek at County Highway, 8.7 miles Northwest of Kiln	55	10-21-54	2.19
Bayou Bacon at County Highway, 5.5 miles Northwest of Kiln	15	10-22-53	0.85
Orphan Creek at County Highway, 3.7 miles Northwest of Kiln	15	10-22-53	0.72
Turtleskin Creek at State Highway 43, 2 miles Southeast of Santa Rosa	12	10-14-52 10-22-53	0.21
Pearl River at U. S. Highway 11, 0.8 miles Northeast of Pearl River, La.	8,580	10-24-63 11-10-63	1,580.0**

*1 CFS flowing for one day is equal to 646,000 gallons.

**Total discharge of East and West Pearl Rivers.

Considerable information is available on outstanding floods that have occurred on streams in Hancock County. These data are in various flood reports of the U. S. Geological Survey, U. S. Corps of Engineers, and the Mississippi Board of Water Commissioners.

At base flow most of the stream discharge consists of seepage into the streams from water-bearing formations through which the streams have cut. At high flow most of the discharge consists of direct runoff from rainfall. Usually the dissolved-solids concentration of the water is greatest at low flow, and lowest during periods of high flow.

Chemical analyses of water from the Wolf and Pearl Rivers are reported in annual basic-data reports by the U. S. Geological Survey in cooperation with State, county, municipal, and other Federal agencies.

C. Utility Resources

Electricity

Two electric power suppliers serve Hancock County: Mississippi Power Company and Coast Electric Power Association. Mississippi Power Company with headquarters in

Gulfport serves the city of Bay St. Louis and the town of Waveland with the exception of recently annexed areas. It serves 3,987 customers in Hancock County. The average monthly consumption of electricity per residential customer is now about 515 kilowatt hours as compared with 220 ten years ago. There are 173 "all-electric" homes in the Bay St. Louis - Waveland service area. The monthly rate schedules follow.

Residential Rates*

\$1.50 Minimum	For the First	32 KWH
3.6 ¢ per KWH	For the Next	58 KWH
2.2¢ per KWH	For the Next	180 KWH
1.0¢ per KWH	For All Over	270 KWH

*The "all-electric" residential annual rate is \$90 for the first 6,000 KWH or less; plus 1.0¢ per KWH for all additional KWH.

Commercial Rate (Small Lighting and Power Service)

This rate schedule applies to electric service used by one customer in a single establishment on one premises for lighting and power purposes; where the customer does not qualify for the residential rate. Service may be single or three phase.

A. For the first 80 KWH used each month per KW required:

\$1.00 Minimum	For the First	20 KWH
4.5¢ per KWH	For the Next	360 KWH
4.0¢ per KWH	For the Next	620 KWH
3.5¢ per KWH	For All Over	1,000 KWH

B. For the next 100 KWH used each month per KW required by customer:

2.0¢ per KWH for All KWH

C. For the next 120 KWH used each month per KW required by customer:

1.0¢ per KWH for All KWH

D. For all over 300 KWH used each month per KW required by customer:

0.8 per KWH for All KWH

Intermediate Lighting and Power Service

This rate schedule applies to electric service used by one customer in a single establishment on one premises, who requires 25 kilowatts or more for lighting and power purposes. Service may be single or three phase.

A. For the first 40 KWH used each month per KW required by customer:

5.0¢ per KWH

B. For the next 140 KWH used each month per KW required by customer:

3.1¢ per KWH	For the Next	1,000 KWH
1.6¢ per KWH	For the Next	2,000 KWH
1.3¢ per KWH	For the Next	15,000 KWH
1.0¢ per KWH	For the Next	32,000 KWH
0.9¢ per KWH	For the Next	50,000 KWH
0.8¢ per KWH	For All Over	100,000 KWH

C. For all over 180 KWH used each month per KW required by customer:

0.8¢ per KWH for All KWH

Large Power Electric Service

This rate schedule applies to electric service used by one customer in a single establishment on one premises, who requires not less than 500 kilowatts. The service shall be three phase.

A. Charge for monthly requirement:

\$1.25 per month per kilowatt required

B. Charge for power factor correction:

20¢ per KVA for those kilovolt-amperes, if any, by which the total KVA exceeds kilovolt-amperes corresponding to a power factor of 90 percent.

C. Charge for KWH used per month:

2.1¢ per KWH	For the First	5,000 KWH
1.1¢ per KWH	For the Next	35,000 KWH
0.9¢ per KWH	For the Next	60,000 KWH
0.8¢ per KWH	For the Next	100,000 KWH
0.7¢ per KWH	For the Next	100,000 KWH
0.6¢ per KWH	For All Over	300,000 KWH

Also, 0.53¢ per KWH for all KWH used in excess of 180 KWH per KW required by customer.

Coast Electric Power Association is a REA Cooperative with headquarters in Bay St. Louis, and it purchases its electricity from Mississippi Power Company. It serves all the rural areas of Hancock County and the newly annexed areas of Bay St. Louis and Waveland, amounting to about 98 per cent of the entire area. It serves approximately 4,500 customers in Hancock County, which is an increase of more than 70 per cent in the past 10 years. The average monthly usage of electricity per residential customer is now about 700 kilowatt hours as compared with 270 ten years ago. The monthly rate schedules follow.

Farm and Home Service Rate

\$2.00 Minimum	For the First	25 KWH
3.40¢ per KWH	For the Next	55 KWH
2.40¢ per KWH	For the Next	80 KWH
1.25¢ per KWH	For the Next	1,340 KWH
1.00¢ per KWH	For All Over	1,500 KWH

This rate schedule applies to electric service for all farm and home uses only, received at one voltage from a single delivery point, and measured by one meter. The rated capacity of individual motors served shall not exceed 10 horsepower. Service shall be single phase.

Commercial and Industrial Lighting and Power Service

A. Demand Charge:

None for first 10 kilowatts of billing demand per month.
\$1.25 per KW in excess of 10 KW per month.

B. Energy Charge:

\$2.00 Minimum	For the First	25 KWH
4.0¢ per KWH	For the Next	50 KWH
3.0¢ per KWH	For the Next	225 KWH
2.0¢ per KWH	For the Next	700 KWH
1.5¢ per KWH	For the Next	2,000 KWH
1.35¢ per KWH	For All Over	3,000 KWH

This rate schedule applies to electric service for commercial, industrial and three-phase farm service and/or all uses including lighting, air conditioning, heating and power, subject to the established rules and regulations. Service will be single-phase, and three-phase where available, at available secondary voltages. Motors having a rated capacity in excess of 10 horsepower must be three-phase.

Service under this rate schedule is limited to 25 KW demand. If demand exceeds 25 KW, the large power rate shall apply. The company will furnish this rate schedule on request.

Natural Gas

The city of Bay St. Louis constructed a municipal natural gas distribution system in 1939 to serve its residents. Then, United Gas Pipe Line Company put in a six-inch transmission line to supply natural gas to the city. The municipal distribution system serves all of the corporate limits and immediate surrounding area. There are about 2,200 customers including five industrial establishments. Bills are payable at the Bay St. Louis Utilities System Office in City Hall. The monthly residential and industrial rate schedules follow.

Residential Rates

\$1.67 Minimum	For the First	1,000 Cu. Ft.
1.27 per 1,000 Cu. Ft.	For the Next	2,000 Cu. Ft.
0.67 per 1,000 Cu. Ft.	For All Over	3,000 Cu. Ft.

Industrial (Large Volume) Rates

\$24.25 Minimum	For the First	25,000 Cu. Ft.
0.55 per 1,000 Cu. Ft.	For the Next	25,000 Cu. Ft.
0.45 per 1,000 Cu. Ft.	For the Next	150,000 Cu. Ft.
0.40 per 1,000 Cu. Ft.	For the Next	300,000 Cu. Ft.
0.37 per 1,000 Cu. Ft.	For All Over	500,000 Cu. Ft.

The town of Waveland constructed a 3-inch natural gas transmission line, which taps the United Gas Pipe Line Company's big line in the vicinity of Kiln, and runs almost parallel to State Highway 603 into Waveland. The municipal distribution system was completed in 1954 and serves all the corporate limits and immediate surrounding area as well as homes along the transmission line from Kiln southward. The system serves approximately 990 customers. The Waveland Water and Gas System's Office is located in Town Hall on Coleman Avenue. The monthly rate schedule follows.

Waveland Natural Gas Rates

\$2.25 Minimum Bill		
0.75 per 100 Cu. Ft.	For the First	200 Cu. Ft.
1.50 per 1,000 Cu. Ft.	For the Next	4,000 Cu. Ft.
1.35 per 1,000 Cu. Ft.	For the Next	2,000 Cu. Ft.
0.90 per 1,000 Cu. Ft.	For the Next	18,800 Cu. Ft.
0.60 per 1,000 Cu. Ft.	For All Over	25,000 Cu. Ft.

United Gas Distribution Company with headquarters in Gulfport built a transmission line and distribution system to serve the Pearlington Community in late 1965. It is currently serving 204 residential customers in the area, and seven commercial establishments. It secures its supply of natural gas from United Gas Pipe Line Company. The United Gas Distribution Company failed to answer the request for rate schedules.

Two natural gas transmission lines traverse Hancock County. United Gas Pipe Line Company has two parallel 16-inch lines that bisect the county from east to west about one mile north of Kiln. Tennessee Gas Transmission Company has a 30-inch line that bisects the county

from north to south and has a booster pumping station in the vicinity of Ansley. United Gas Company purchases natural gas from the Waveland Field and has a feeder supply line from this field to their big pipe lines. The supply of natural gas available in Hancock County is more than ample to meet any foreseeable industrial needs.

Other Fuel

Three local liquified petroleum (LP) -- propane and butane -- gas distributors, bottled and bulk, serve approximately 1,800 customers in areas of the county where natural gas is not available. They also sell and service home and farm gas appliances. LP gas distributors in towns in adjoining counties no doubt serve areas of Hancock nearest to them.

Communications

South Central Bell Telephone Company provides rather comprehensive coverage of the entire county. There are more than 8,000 telephone subscribers served through modern Community Dial Offices at Bay St. Louis, Mississippi Test Facility, Pass Christian, and Pearlington. The Bay St. Louis exchange serves the coastal area of Waveland, Clermont Harbor, Lakeshore, and Ansley, also the central part of the county up State Highway 603 to the Kiln Community. The Mississippi Test Facility exchange serves all NASA related personnel and offices. The Pass Christian exchange serves the northeastern portion of Hancock County including the Necaise, Sellers, and Standard Communities. All calls between telephone subscribers served by exchanges in the county are free from long distance toll charges.

The South Central Bell Telephone Company business office is located at Edgewater Plaza in Biloxi, and it handles the billing service, installation requests, repair service, etc. Local bills may be paid at the Hancock Bank in Bay St. Louis. Monthly residential and business rates follow.

Table 28. Schedule of Telephone Rates, Hancock County

Type of Service	Bay St. Louis Area		Other Areas	
	Res.	Bus.	Res.	Bus.
Private Line	\$4.54	\$9.75	\$5.52	\$12.80
Two-Party Line	3.82	8.72	--	--
Four-Party Line	3.56	7.74	4.23	10.01
Eight-Party Line	3.20	4.54	3.87	5.52

There are no radio or TV stations in Hancock County. However, various parts of the county get good clear reception from four different radio and TV stations in New Orleans, Louisiana, two radio stations in Gulfport, and one radio station in Picayune. The Biloxi-Gulfport-Pascagoula TV Station in the Buena Vista Hotel in Biloxi -- WLOX, Channel 13 -- is the one that most residents tune-in most of the time for news, entertainment, market information, weather forecasts, and the like.

Western Union Telegraph Company provides service in Bay St. Louis. The office is located in Bufkin's TV and Appliance Service at 111 North 2nd Street, and is open to send and receive telegrams from 9:00 A.M. to 6:00 P.M. daily except Sunday when it is open only from 11:00 A.M. to 1:00 P.M. Messages to people within the city limits are delivered by telephone if possible unless telegram specifies personal delivery. Other telegrams are delivered by mail. This is a branch office of the Gulfport Central Office.

The Sea Coast Echo, a local weekly newspaper, which is published every Thursday in Bay St. Louis, carries news items from all parts of the county as well as local advertising. It has a circulation of about 3,300 in Hancock County and about 600 outside the county. Local advertising rates are \$1.00 per column inch; political and national advertising rates are \$1.12 per column inch or eight cent per line. Daily newspapers which serve as communication and advertising media with a rather wide circulation in the county include the New Orleans

Times-Picayune and States Item, the Gulfport Daily Herald, and the Jackson Daily News and Clarion Ledger.

Residents of Hancock County are provided mail service six days a week through U. S. Post Offices at Bay St. Louis, Clermont Harbor, Kiln, Lakeshore, Pearlinton, and Waveland. Mail is received each morning about 7:00 o'clock and dispatched each afternoon about 5:00 o'clock. Three rural routes operate out of Bay St. Louis and two out of Kiln. First class mail posted by 4:00 P.M. will usually be delivered the next day within a radius of about 350 miles, and two-day postal service might be expected to most all parts of the United States.

D. Mineral Resources^{1/}

There has been no comprehensive survey made of the mineral resources of Hancock County. Brief descriptions of the geology and some mineral resources appear in early geological and ground water reports. The latest of these reports was the Mississippi Geological Survey Bulletin 60, Geology and Ground-Water Resources of the Coastal Area in Mississippi, by Glen F. Brown and others, published in 1944. Brown constructed a geologic map of the coastal area and briefly discussed the geology of each county, and in more detail the water supplies.

Hancock County is in two physiographic provinces. Most of the county, about the southern two-thirds, lies within the Coastal Plain Meadows Province, which is characterized by relatively flat terrain usually not exceeding 50 feet in altitude. The northern portion of the county is in the Long Leaf Pine Hills Province. This is the highest upland area in the county with a maximum elevation of 245 feet above sea level. This province is characterized by gently rolling hills. The major drainage is southward and eastward by numerous bayous

^{1/} Mississippi Geological Economic and Topographical Survey, Jackson, Mississippi.

and creeks that drain into Jourdan River which empties into St. Louis Bay. A small area along the west side of the county is drained by Pearl River where it forms the boundary of the county.

The geologic units exposed at the surface are part of the Pascagoula Formation, the Graham Ferry and Citronelle Formations, coastal deposits and alluvium. The oldest strata, which is that part of the Pascagoula Formation that is present, will be found at low elevations in the northern part of the county. The geologic maps, which are now available, do not differentiate the Graham Ferry Formation from the underlying Pascagoula strata. Therefore, it is impossible to point out the outcrop of the Graham Ferry Formation. A general description of the formations, starting with the oldest, is as follows:

Pascagoula Formation - clay and shale, generally blue-green, sand, silt, and dark sandy gravel containing numerous grains and pebbles of polished black chert; can be identified for the most part by a brackish water clam, *Rangia Johnsoni*.

Graham Ferry Formation - silty clay and shale, silt, sand and gravel in heterogeneous deltaic masses; carbonaceous clay abundant in outcrops; marine fossil casts in the upper beds.

Citronelle Formation - brick-red sand and gravelly sand, the pebbles are mostly brown chert and milky quartz; generally cross-bedded, and in the lower part contain thin beds and pockets of gray clay and clayey gravel.

Coastal Deposits - mostly gray and tan sand, in former lagoonal areas there is much silt and clay.

Alluvium - chert and quartz sand and gravel grading upward into silts and clays.

The Pascagoula and the overlying Graham Ferry Formations are exposed in the northern part of the county. Their area of outcrop is limited to Township 5 South, Ranges 14 and 15 West, although they may be found exposed in stream valleys south of this area. Remnants of the Citronelle can be found capping hills of higher elevations in the area of the Pascagoula and Graham Ferry outcrops. South of this area, the Citronelle Formation is exposed at the surface through the central portion of the county. Coastal deposits are found on the surface throughout the southern half of the county. The Coastal deposits overlies the Citronelle Formation and merge laterally with alluvial deposits at the western edge of the county along the Pearl River.

Clays

The Pascagoula and Graham Ferry Formations contain clays which are suitable for the manufacture of common brick and heavy clay products. Locally, these clays may be adapted for other usage, however, ceramic and chemical testing of the clays would be required to determine their possibilities.

Sand and Gravel

Currently sand and gravel is being mined from deposits in the Citronelle Formation in the central portion of the county. Most of the gravel produced is used in building construction. The coastal deposits and tideland areas contain abundant sands which have industrial potential as blast and grinding sands, and for glass sands.

Oil and Gas

Oil and gas was first produced in Hancock County with the discovery of the Ansley Gas Condensate Field December 20, 1955. The field was located in T 9 S, R 15 and 16 W. Producing depths ranged from 10,782 to 11,354 feet in the Washita-Fredericksburg Gas Pool. At one time there were nine producing wells located in Sections 19, 29, 30, and 31,

T 9 S, R 15 W and Sections 24 and 25, T 9 S, R 16 W. The field was abandoned May 13, 1967, due to poor production. During the life of the Ansley Field 535,004 barrels of oil and 13,671,491,000 cubic feet of gas were produced.

The Kiln Oil Field was discovered November 21, 1959. As far as can be determined this was a one-well field located in Section 35, T 7 S, R 15 W. It produced from a depth of 10,285 to 10,297 feet in the Washita-Fredericksburg Oil Pool. It was abandoned September 28, 1967, due to an excessive proportion of salt water to oil. The Kiln Field produced 115,062 barrels of oil, 1,128,024 barrels of salt water, and 22,051,000 cubic feet of gas during its life.

The Waveland Field was discovered July 19, 1965, with the discovery well being located in Section 22, T 8 S, R 15 W. It is a gas condensate field producing at depths of 13,445 to 13,490 feet in the Mooringsport Gas Pool. It is a two-well field and is the only oil and gas production in the county at the present time. The cumulative production of the Waveland Field to January 1, 1970, was 76,584 barrels of oil, 70,397 barrels of salt water, 3,454,455 thousand cubic feet of natural gas.

Other Minerals

Dead oyster shell reefs can be found in tideland and river estuaries. These shells can be used as aggregate for concrete and road material, in cement manufacturing, poultry grit, cattle feed, and other products requiring lime.

E. Forestry Resources ^{1/}

Hancock County has one of the largest percentages of forest coverage in the entire State of Mississippi. According to a survey made by the U. S. Forest Service in 1968 there were

^{1/} Area Forester, Mississippi Forestry Commission, Bay St. Louis, Mississippi.

236,800 acres in commercial forest land out of a total of 310,400 acres of land in the county, which represented 76.7 per cent. About one-half of the forest land is owned by forest industries including International Paper Company, St. Regis Paper Company, Crown-Zellerback Corporation, and others. The remainder is owned by farmers and other individuals.

Hancock County lies within the Longleaf-slash pine zone of the central gulf area, but contains a considerable amount of loblolly pines and some hardwoods in the lower lands. The most recent survey showed the total timber resources to be 135,600,000 cubic feet of solid, well formed trees 5.0 inches in diameter and larger, which was an increase of over 80 per cent since the 1958 survey. The growing stock consisted of about 100,000,000 cubic feet of pines and 36,000,000 cubic feet of hardwoods such as tupelo and blackgum, sweetbay, and magnolia. The sawtimber component of the total resources consisted of 166,000,000 board feet of pine and 54,000,000 board feet of hardwoods in 1958, and should have increased proportionately with the increase in the growing stock.

The 1969 Timber Severance Tax Report shows that nearly 12,000,000 board feet of lumber, logs, poles, and piling; 69,291 standard cords of pulpwood; and 1,112 tons of distillate wood were harvested from Hancock County forest lands during the year. A total of \$13,022.36 of timber severance tax was collected for the year, which was about twice the average for the past 28 years. Of course, part of this big increase might be accounted for by the salvaging of the severely damaged timber which resulted from Hurricane Camille in August, 1969.

In spite of Hancock County's large volume of timber resources, there are as of now no market outlets for forest products in the county. Of course, International Paper Company has a concentration yard and barge loading facilities on Mulatto Bayou adjacent to the new

West Hancock County Port which is under construction, and St. Regis Paper Company has similar facilities on Jourdan River near Kiln; but, these are primarily for company-owned timber products. Markets for forest products are badly needed.

A tax of 2¢ per acre is levied on each acre of forest land and uncultivable land in the county for the purpose of receiving the financial and supervisory cooperation of the Mississippi Forestry Commission in forest fire protection and forest management. The Mississippi Forestry Commission operates three lookout towers and fire-fighting units during the fire season. The dispatching tower is located just off new State Highway 43 about 3.5 miles north of Kiln, with secondary towers located on State Highway 603 just north of Nacaise, and in the Logtown Community in the southwestern part of the county. Each fire-fighting unit consists of a two-way radio-equipped truck which carries a medium crawler-type tractor equipped with a fire plow, and a two-man crew with hand tools. They aid in the detection, suppression, and prevention of forest fires. The incidence of forest fires in Hancock County has always been high but has decreased in recent years; the report for the 1969 fiscal year showed 265 fires burning 7,159 acres or nearly 2.9 per cent of the total forest land. Two of the larger forest industry land owners have fire-fighting units to protect their interests.

The Mississippi Forestry Commission through the Area Forester, with headquarters in the County Agricultural Building on Nacaise Avenue in Bay St. Louis, provides management assistance to landowners on all phases of their forestry problems. It offers 40 acres of free marking of timber to be harvested and a limited amount to be marked for a fee as time permits. It plows fire lanes at cost and gives advice on control burning. It also administers the forestry practices of the Agricultural Stabilization and Conservation Service Program. The Commission furnishes technical assistance in administering the 16th Section school lands in the county.

V. HANCOCK COUNTY'S COMMUNITY FACILITIES

A. Form of Government and Tax Structure

There are only two incorporated towns in the county. Bay St. Louis has a Commission Council type of government -- Code Charter 1858 -- with a Mayor and two Commissioners elected from the city-at-large at four-year intervals. Waveland has the Mayor-Board of Alderman type of government with the Mayor and four Aldermen elected from the town-at-large at four-year intervals. The fiscal affairs of the county are governed by the Board of Supervisors consisting of five members, with one being elected every four years from each of the Beats, or political subdivisions. Other elected officials in the county government are the Chancery Clerk, Circuit Clerk, Sheriff and Tax Collector, Superintendent of Education, and Tax Assessor. Constables and Justices of the Peace are elected from each Beat.

Municipal taxes are levied by the elected municipal officials, who also budget the municipal's expenditures. The county tax levies are set by the Board of Supervisors, who also approve all county expenditures. The County Tax Assessor prepares the tax roll and submits it to the Supervisors before the first Monday in July each year. This report is reviewed and notice is published in the county newspaper by the Board of Supervisors, so that any complaints to be made may be registered not later than the August meeting. Taxes are collected in the county by the Sheriff and Tax Collector during the months of October through January. The assessed valuation for the county in 1969 was \$30,679,467, an increase of nearly 50 per cent during the past five years. A breakdown of the county tax levy is shown in the following table.

Table 29. Tax Structure, Hancock County, 1969

Purpose	Levy in Mills
State Tax -----	4.00
General County Maintenance -----	7.00
Public Health Department, Treatment of Indigent Sick -----	1.00
Hancock County Road and Bridge Maintenance -----	7.00
District #4 Road and Bridge Maintenance -----	0.50
District #5 Road and Bridge Maintenance -----	1.00
Veterans Service -----	0.25
County Advertising Fund -----	0.25
Pearl River Basin Development Fund -----	0.50
Pearl River Junior College Maintenance -----	2.50
Minimum School Program Fund -----	11.00
Hancock County School District Maintenance -----	14.00
Hancock County School Bond Fund -----	8.00
Hancock County Planning Commission -----	0.30
Support of the Poor -----	2.00
City-County Public Library -----	1.00
Hancock General Hospital -----	1.50
Hancock General Hospital Bond Fund -----	1.00
Hancock County Port and Harbor Commission -----	2.00
Hancock County Chamber of Commerce -----	0.25
Hancock County Mosquito Control Fund -----	1.55
Regional Planning Commission -----	0.50
Parks and Playgrounds -----	0.75
2¢ per acre on all timbered and uncultivable land	

Source: Chancery Clerk's Office, Bay St. Louis, Mississippi.

Hancock County had a total bonded indebtedness of \$3,642,000 at the end of 1969 in general obligation bonds.

The city of Bay St. Louis had an assessed valuation of \$8,365,435 in 1969 and the assessed valuation of the Bay St. Louis Separate Municipal School District was \$16,133,835. The total bonded indebtedness was \$5,292,000 consisting of \$828,000 general obligation bonds, \$2,920,000 revenue bonds for utilities system, \$1,205,000 school bonds, and \$341,000 industrial bonds. Revenue bonds are not included in determining the legal bonding capacity.

The tax levy is 47.50 mills; general fund 15.00 mills, parks and playgrounds 2.00 mills, city-county library 0.50 mills, municipal bond sinking fund 0.50 mills, school bond sinking fund 4.50 mills, and school maintenance 25.00 mills.

The town of Waveland had an assessed valuation of \$4,211,994 in 1969. The total bonded indebtedness was \$897,000 consisting of \$147,000 general obligation bonds and \$750,000 revenue bonds. The tax levy is 20.00 mills; 15.00 mills for the general fund, and 5.00 mills bond and interest sinking fund.

The Mississippi Homestead Exemption Law exempts home owners of all ad valorem taxes on their homes up to the value of \$5,000 except for levies made for interest, retirement of bonds, and general municipal levies. Also, there is a personal property tax exemption on practically all property for personal or household use, with the exception of automobiles; this being allowed by the county and municipalities. All farm property such as livestock, farm machinery, and farm products is free from ad valorem taxes.

B. State and Local Laws Affecting Business and Special Business Taxes

Mississippi pioneered in the field of area industrial development in 1936 with its "Balance Agriculture with Industry" (BAWI) program, as an example of the State's positive and progressive attitude toward business and economic advancement. Realizing, however, that the potential still far exceeded achievements, the 1960 Legislature enacted into law a bold, new dramatic Economic Development Program popularly titled, "A Bill of Rights for Business and Industry."

The "Bill of Rights" contained 39 specific laws designed to accelerate the economic development of the State. It covered reduction of the State's income tax; clarification of the Workmen's Compensation Statutes; putting the Right-to-Work Law into the Constitution,

increasing the effectiveness of the State's work in industrial development, youth affairs, and travel promotion; providing for Standard Industrial Parks throughout the State; authorizing the use of Industrial Revenue Bonds; developing the State's Ports; providing for plant feasibility studies; extending the basic BAWI Law; promoting warehousing and distribution operations through tax exemption; encouraging the organization of Business Development Corporations; extending tax exemptions to industries; encouraging area development activities and community betterment programs; and providing for economic research.

The 1964 Legislature provided for a State Marketing Council within the framework of the State Agricultural and Industrial Board for the purpose of promoting the marketing of products produced or manufactured within the State. The 1966 Legislature passed a Uniform Commercial Code Law which will enable business transactions in Mississippi to be made in a manner that is common in most other states.

State law allows cities and counties to grant new manufacturers moving into communities exemption from ad valorem taxes for a period of 10 years. Industrial expansions may also be granted tax exemptions. Local government units may float bonds to finance purchase of industrial sites and construction of buildings for factories. The bonds may be amortized over a period of 20 to 25 years, and factory buildings can be leased to industry for as long as 99 years. Plants constructed from the sale of public bonds with title publicity held (BAWI, and Industrial Revenue Bond plants) are, of course, exempt from ad valorem taxes.

The State Income Tax is levied against the net income of individuals and business firms residing, or doing business, in the State. The rate is 3 per cent on the first \$5,000 above exemptions and deductions allowed, and 4 per cent on all over \$5,000.

All businesses incorporating within the State are required to register with the Secretary of State and to pay a corporate organization fee. The basis of the fee for recording corporate charters is the authorized capital stock of the corporation. The rates are \$20 for \$5,000 capital stock or less; in excess of this amount, \$2 per \$1,000 with a minimum of \$10.

The State Corporate Franchise Tax amounts to \$2.50 per \$1,000 of capital used, invested or employed in the State. If part of the capital investment is located outside the State, then a formula is applied. There is a minimum franchise tax of \$10. Local privilege licenses are required of some manufacturing plants; amounts vary, but are fixed by the Legislature and are comparable with neighboring states.

There is an annual factory inspection fee for all manufacturing plants employing women at hourly wage rates. This fee ranges from \$10 per year for a plant of 5 to 10 employees, to \$200 per year for a plant employing over 300 women.

Although of little importance to manufacturing enterprises, the Retail Sales Tax is the largest single source of revenue for the State of Mississippi. The 1968 Legislature raised the retail sales tax rate from 3.5 to 5.0 per cent and voided present municipal retail sales taxes with a provision for reimbursing municipalities at the rate of the prevailing tax at the time of the passage of the new law. There is a one-eighth per cent State sales tax on products sold to a retailer for resale or to a contractor for building materials. There is also a one per cent State sales tax on industrial electric power, gas, coal, and other fuel, when sold to a manufacturer.

Employers of four or more persons in non-exempt industries are required by State and Federal laws to participate in the Unemployment Insurance Program (Section 7368, Mississippi Code of 1942, as amended in 1964). The taxable payroll is the first \$3,000 of each

employee's annual earnings. An employer is eligible for consideration for an experience rating if he has a minimum of twelve months of chargeability ending June 30th preceding the beginning of the tax year. The total experience which can be used is a maximum of thirty-six months of chargeability ending on June 30th, preceding the beginning of the tax year. An employer who is eligible for an experience rating receives a rate that is a ratio between the benefits charged to his account and his taxable payroll for the same period. In addition to this, there is a general experience rate that is common to all eligible employers. The more benefits charged to an employer's account, the higher his rate will be. The maximum State rate is 2.7 per cent. The lowest or minimum State tax rate will be the general experience factor; for the year 1970 this factor is 0.0 per cent. It will vary from year to year. The normal Federal tax on taxable payrolls is 0.4 per cent.

Workmen's Compensation Insurance must be carried by Mississippi employers of eight or more persons (Section 6998, Mississippi Code of 1942, as amended). Every employer carrying such insurance (or self insured) must pay to the Workmen's Compensation Commission a \$100 registration fee, and pay their prorata part of the Commission's operating expenses. Such proportion is based on the amount of compensation paid by the individual compensation carrier or self-insurer; the amount approximates 2.5 per cent of compensation payments and medical expenses.

The State imposes a severance tax on the removal of certain natural resources such as timber, oil and natural gas. The State Board of Water Commissioners regulates and controls the use of surface water. The 1966 Legislature created the Mississippi Air and Water Pollution Control Commission, which has designated the State Oil and Gas Board as the agency that will regulate salt water disposal wells around oil fields. At the same time the Legislature repealed the State Game and Fish Commission's authority to regulate

water pollution. A Securities Act prohibits certain fraudulent practices related to securities and requires the registration of broker-dealers, agents, and investment advisors with the Secretary of State.

Sections 8264-8267 of the 1942 Code, as revised in 1964, fix the size, weight and load limits for motor vehicles on the highways of Mississippi. The maximum axle load for a single axle is 18,000 pounds. The maximum load carried by any group of two axles (where one or more is a driving axle) is 24,000 pounds, or 27,000 pounds for highways so authorized by the State Highway Commission. For certain highways designated by the Highway Commission, the maximum load allowed to be carried by any group of axles is 73,280 pounds. For other state roads there is a 57,650 pound maximum load. The maximum length for a single vehicle is 35 feet, except for busses with three axles, in which case 40 feet is the maximum. For combination truck-tractor and semi-trailer or other combinations, the maximum length is 55 feet. Vehicles must not exceed the height of 13 feet and 6 inches.

Hancock County has no local labor laws, however, all State and Federal Labor Laws are applicable. Briefly, the State Labor Laws regulate the hours of work and prohibit the use of child labor under 14 years of age in certain establishments, and regulate the hours of work of female employees; all under authority of Sections 69 and 85 of the Mississippi Code of 1942. Also, the U. S. Fair Labor Standards Act prohibits the employment of children under 16 years of age during hours when schools in their home areas are in session, and sets minimum wage and overtime standards for employment in different industries. Details on these may be secured at the nearest office of the Wage and Hour and Public Contracts Division, U. S. Department of Labor. There are no known unique hiring practices or restrictions in Hancock County. There is no "Little Wagner Act" governing labor-management relations and Mississippi has no Fair Employment Practices Act.

Mississippi has a "Right-to-Work" Law giving individuals freedom of choice on whether or not to join a labor union. Employers may not require employees to join or remain in a labor union, nor may they prohibit union membership as a consideration of employment. The law was approved as an amendment to the State Consitution in June, 1960, by a vote of 105,724 to 47,461.

Insurance companies and public utilities are subject to special State taxes which compare favorably with those levied by neighboring states.

C. Services Available By Federal, State, and Local Institutions

In addition to the normal services and functions of the county and municipal governments, certain services of the State and Federal Governments are available to the area. The Federal Government provides agricultural and community services through the local offices of the Soil Conservation Service and the Agricultural Stabilization and Conservation Service, which are located in the County Agricultural Building on Necaïse Avenue in Bay St. Louis. Credit services are available through the Hancock Bank, Merchants Bank, Gulf National Bank, The Security Savings and Loan Association, the Federal Land Bank Association of Hattiesburg, Peoples Federal Savings and Loan Association, and the Farmers Home Administration Office on U. S. Highway 90 East in Bay St. Louis. The Small Business Administration is also an important source of credit, with borrowers normally having to go to Gulfport to file an application for a loan; however, this agency and other Federal Agencies set up temporary offices in Bay St. Louis following Hurricane Camille to meet the emergency needs for financial assistance.

The Social Security Administration provides services on an itinerant basis one day each week at the Courthouse in Bay St. Louis. A total of about 2,000 residents of Hancock

County received Social Security benefits in the amount of approximately \$2, 000, 000 during 1969. State and local government services are regularly available through offices of the Health Department, Public Welfare Department, and the Mississippi Forestry Commission in Bay St. Louis. Additional State and Federal services, on a local basis, are available through the Cooperative Extension Service County Agents and Home Economists with offices in the County Agricultural Building on Necaize Avenue in Bay St. Louis.

The Mississippi State Employment Service Center Office in Gulfport normally provides services to residents of Hancock County on an itinerant basis every Tuesday morning at the County Agricultural Building, but a full-time office was maintained there for several months following Hurricane Camille for convenience in meeting emergency needs. The State Game and Fish Commission serves the county through local game wardens. Other State and Federal services may be made available, on request, from agencies or branches in Jackson, Mississippi. This was especially true in the emergency after the disaster of Hurricane Camille.

D. Police Protection

The sheriff is the principal law enforcement officer in the county and the office is open day and night providing "around the clock" services. The sheriff's staff consists of 13 office deputies and 30 outside deputies. The office deputies help collect taxes, sell automobile tags, perform all clerical work and bookkeeping, and serve as radio operators. A short-wave radio broadcasting unit is maintained in the sheriff's office and all outside deputies, city policemen, and the Highway Safety Patrol cars are included in the network with this unit to provide two-way communications at all times. The outside deputies assist the sheriff in all his duties but have the primary responsibility of law enforcement out in the rural areas of the county. All of the deputies work in shifts. The elected constables in each Beat also assist the sheriff in law enforcement.

The city of Bay St. Louis police department consists of a chief and seven full-time policemen with three patrol cars equipped with two-way radios. The policemen work in shifts providing service 24 hours a day. They regularly patrol all the streets protecting and maintaining law and order.

The town of Waveland has a town marshall and a deputy marshall to provide police protection. The town provides one patrol car with two-way radio equipment. Also, there are ten auxiliary deputy marshalls on call in case of emergencies.

The Mississippi Highway Safety Patrol has two patrolmen and one patrol car stationed in Bay St. Louis to patrol the highways in the county. The patrol car is marked and has a two-way radio to maintain communication with district headquarters and the county-wide network provided by the sheriff's office.

E. Fire Protection^{1/}

All incorporated towns in the State are graded by class for fire insurance rating purposes by the Mississippi State Rating Bureau. The town class depends upon the adequacy and reliability of the municipal facilities, such as: water system, fire department, fire alarm system, enforcement of building and fire protection ordinances, and actual structural conditions of the business district. Rates applicable to dwellings depend on public protection, construction, and proximity to a standard fire hydrant. Commercial buildings are rated on an individual basis with rates depending on factors, such as: public and private protection, construction, type of occupancy, exposure, and proximity to a standard fire hydrant.

Bay St. Louis has a volunteer fire department with a paid truck driver on duty at all times, a fire chief and two paid full-time firemen with 15 volunteer firemen. The city has two

^{1/} Mississippi State Rating Bureau, Jackson, Mississippi.

fire trucks; one a 1967 model Mack diesel pumper with a capacity of 1,000 gallons per minute at 150 pounds pressure and a 500 gallon reserve water tank, the other is a 1952 model Boyer pumper with a capacity of 750 gallons per minute at 150 pounds pressure mounted on a 1962 Diamond T. truck chassis with a 350 gallon water tank. The fire trucks carry 1,200 feet of 2.5-inch hose, 500 feet of 1.5-inch hose, and 300 feet of one-inch hose and are equipped with two-way radios. Other equipment includes four smoke masks, two Scott airpaks with 30 minutes oxygen supply, six fire coats and fire helmets, two first aid kits, and six portable fire extinguishers. The fire station is located at 301 Carroll Avenue in the north edge of the business district. The fire alarm is an electric siren mounted on the water tank tower near the fire station. Fires are reported by telephone to the fire station where a paid driver is on duty at all times. He takes the fire call, sounds the alarm, and drives the fire truck to the location of the fire. The volunteer firemen hear the alarm and proceed immediately to the location of the fire. Bay St. Louis is graded as Eighth Class for fire insurance rating purposes.

The Waveland fire department consists of a fire chief and 21 volunteer firemen. Fire-fighting equipment consists of a 1964 model Universal pumper with a capacity of 750 gallons per minute at 150 pounds pressure mounted on a G.M.C. truck chassis, and a 1942 model La France pumper with a capacity of 750 gallons per minute, which is kept in reserve for emergency use. The fire station is located at 161 Coleman Avenue, adjacent to City Hall, in the business district. The fire alarm is a 7 1/2 horsepower electric siren mounted on a pole behind the fire station. Fires are reported by telephone. There are reserved telephones to receive fire calls in City Hall with extensions in the fire station and the fire chief's residence. Whoever answers the fire call activates the fire alarm and the volunteer firemen report. Instructions on location of fire, etc., are given by using citizens band two-way radio equipment. Waveland is graded as Ninth Class for fire insurance rating purposes.

F. Schools

Business and industry often consider the quality of a community's school system as reflecting the general quality of all community services.

The school system in Hancock County is rather complex in that there are more schools in proportion to the population than are found in most counties in Mississippi. There are eight public schools with an enrollment of 3,627 students, three private schools with an enrollment of 990 students, four parochial schools with an enrollment of 819 students, and a Catholic Seminary with 130 students. Most of the private and parochial schools are old, some having been established over 100 years ago.

Public schools in Mississippi have undergone a period of reorganization and super consolidation in rather recent years, and currently are in a more or less state of confusion in regards to compliance with the Civil Rights Act. The larger units which have resulted provide a richer educational program with broader curriculums. Many new well-equipped school buildings have been constructed; examples are the new Bay St. Louis Senior High School and the Charles B. Murphy Elementary School at Pearlington. Sixty-eight of the eighty-two counties in the State have been reorganized on a county-unit basis, including Hancock County. Some of the counties have within their borders independent or special separate school districts, usually in the larger towns and cities; this is the case in Hancock County with the Bay St. Louis Separate Municipal School District.

The public school system in Hancock County was reorganized into two districts known as the Hancock County School District and the Bay St. Louis Separate Municipal District. The Hancock County School District has three attendance centers: Hancock North Central, the only high school, with grades one through twelve, is located about five miles north of Kiln;

Gulfview, with grades one through nine, is located at Lakeshore; and Charles B. Murphey, with grades one through eight, is located at Pearlington. The county schools are administered by the County School Board consisting of five members, one elected from each Beat by the qualified voters for a term of four years. The County Superintendent of Education is an ex-officio member of the Board, but makes recommendations for the Board's consideration, since he is the administrative head of all the schools in the county-unit system.

The Bay St. Louis Separate Municipal District has five attendance centers: Bay St. Louis Senior High School with grades ten through twelve, Valena C. Jones High School with grades one through twelve, Bay St. Louis Junior High School with grades seven through nine, North Bay Elementary School with grades one through six, and Waveland Elementary School with grades one through six. This system is administered by the Superintendent of City Schools and a local Board of Trustees appointed by the City Council.

The students attending public schools are transported in a fleet of publicly owned steel-bodied busses. All schools have approved lunchroom facilities that serve lunch to about 2,600 students daily. The schools are all accredited by the Mississippi Accrediting Commission, and the curriculums compare very favorably with other schools in the State; Hancock North Central offering 34 units and Bay Senior High 59 units. The County Health Department gives pre-school physical examinations and immunization against whooping cough, diptheria, typhoid, and smallpox.

The enrollment, average daily attendance, number of classroom teachers, pupil-teacher ratio, and total expenditure per pupil are shown in the following table.

Table 30. Public Schools in Hancock County, 1968-1969

Schools	Enrollment	Average Daily Attendance	Number of Teachers	Pupil-Teacher Ratio	Per Pupil Expenditure
<u>County</u>					
Hancock N. Central	905	816.8	42	19.4	
Gulfview El.	344	308.2	13	23.7	
Charles V. Murphy El.	174	159.0	9	17.7	
County Total	1,423	1,284.0	64	20.0	\$479.72.
<u>City</u>					
Bay Senior High	468	414.7	23	18.0	
Bay Junior High	469	443.8	19	23.4	
North Bay El.	666	619.0	24	25.8	
Valena C. Jones High	402	363.5	19	19.1	
Waveland El.	199	179.5	6	29.9	
City Total	2,204	2,020.5	91	22.2	\$486.30

Source: County Superintendent of Education, Hancock County; Superintendent of City Schools, Bay St. Louis; Rankings of Mississippi School Districts, 1968-1969 and Public Schools in Mississippi 1968-1969, Bulletin PS-69, State Department of Education, Jackson, Mississippi.

The pupil-teacher ratios of 20.0 and 22.2 pupils in average daily attendance per teacher in the county and city school districts, respectively, is better than the State average of 23.63 pupils per teacher. The total expenditure per pupil in average daily attendance during the 1968-1969 school term was \$479.72 for the county-unit system and \$486.30 for the separate municipal district. This compares very favorably with the State average of \$400.92 for the same school term.

Hancock County is in the Pearl River Junior College District and levies a tax of 2.50 mills for its support. Pearl River Junior College is located in Poplarville at the junction of State Highway 53 with U. S. Highway 11, about 50 miles north of Bay St. Louis. It is accredited by the Association of Mississippi Colleges, the Southern Association of Colleges and Schools, and is a member of the American Association of Junior Colleges.

Pearl River Junior College offers a wide selection of vocational and technical courses which provide the graduates with the foundation for a life-time profession. Technical courses of a terminal nature that are designed to qualify students for technical positions in industry in two years time include drafting and design technology, civil technology, chemical technology, electronic technology, and data processing. The vocational curricula of a terminal nature that are designed to qualify students as skilled craftsmen by the end of a one or two year period of instruction include automotive mechanics, carpentry and cabinet making, electricity, heating-air conditioning and refrigeration, machine shop, masonry, general clerical, welding, licensed practical nursing, and cosmetology.

Pearl River Junior College operates a bus daily between Bay St. Louis and the campus to provide transportation for students in Hancock County who wish to pursue their education and training while living at home.

Hancock County is also rather favorably located in regard to nearness of several four-year colleges and universities. Tulane University, Loyola University, and a branch of Louisiana State University are located in New Orleans, about 50 miles west of Bay St. Louis. The University of Southern Mississippi and William Carey College are located in Hattiesburg, about 65 miles north of Bay St. Louis. Gulf Park College, a private school for girls, is located in Long Beach only about 15 miles east of Bay St. Louis.

G. Churches

Religion has been an important factor in Hancock County ever since the first settlement on the St. Louis Bay. A great majority of the population is of the Catholic faith, and quite naturally true, because the Church was such a great factor in the early history of

the area. However, there are churches of nine denominations located throughout the county easily accessible to all residents, so that they may worship God and develop their spiritual lives with church attendance and fellowship.

Table 31. Churches in Hancock County

Denomination	Number of Churches	Approximate Membership
<u>White</u>		
Baptist	13	2,033
Catholic	9	7,700
Episcopal	1	300
Lutheran	1	70
Presbyterian	1	100
Assembly of God	1	12
Methodist	4	900
United Church of Christ	1	25
Total	31	10,140
<u>Negro</u>		
Baptist	3	175
Catholic	2	800
Methodist	2	175
Church of God and Christ	1	10
Total	8	1,160

H. Hospital and Medical Facilities

Public health services on a full-time basis were organized in 1924 and have been available continuously since that time. The County Health Department is housed in a modern brick building designed for that purpose, and is located adjacent to Hancock General Hospital on Dunbar Avenue in Bay St. Louis.

A control program against preventable diseases protects the public by immunizations against polio, smallpox, typhoid fever, diphtheria, tetanus, whooping cough, and measles. The health department investigates cases of communicable diseases for source of

infection and then supervises and advises families on how to prevent spread of diseases. Body specimens are collected to help determine the type and extent of diseases. Venereal diseases, tuberculosis, malaria, pellegra, and intestinal and parasitic diseases are combatted through special prevention and treatment measures.

Skin testing for tuberculosis, premarital blood testing, and screening for diabetes detection are all a part of weekly activities. Tuberculosis is detected by the mobile X-ray unit which visits the county every three months. Everyone is encouraged to have a periodic X-ray made. Follow up X-rays of suspicious and known cases of tuberculosis are made at the County Health Department on the second Monday in each month.

A sanitation program safeguards the public through the regulation of the production and distribution of food and milk; the control of vectors through basic sanitation measures and the application of insecticides and rodenticides; the prevention of water pollution by promotion and supervision of waste treatment facilities both public and private; and the promotion and supervision of approved public and private water supplies. The Health Department requires physical examinations, immunizations, and X-rays for food and milk handlers.

The Health Department records vital statistics. These are very important to all citizens. A birth certificate is necessary to show age for entering school, voting, marrying, etc.; to prove age for entering military service, and verify age for American citizenship and for employment purposes. Family birth, marriage, divorce, and death records are necessary proofs for protecting the members of families in certain legal matters.

All of these services are administered through the Hancock County Health Department in cooperation with the Mississippi State Board of Health. The local health department staff consists of the County Health Officer, two full-time public health nurses, two clerk-typists, and three sanitarians. The nurses hold immunization and treatment clinics each Monday and Friday. The County Health Officer, a medical doctor, is on a part-time basis serving more than one county but is available for physical examinations, treatment, and referrals at the clinics each Wednesday.

The county has six medical doctors, two dentists, two optometrists, one chiropractor, 26 registered nurses, 18 licensed practical nurses, and six midwives to minister to the health needs of its citizens.

Hancock General Hospital located at 725 Dunbar Avenue in Bay St. Louis is the only hospital in the county. It was built in 1960, and the addition of 12 rooms in 1966 gives a current capacity of 56 beds. Other licensed hospitals in the surrounding area that might be available to local residents include Memorial Hospital in Gulfport with 205 beds, Howard Memorial Hospital in Biloxi with 156 beds, and L. O. Crosby Memorial Hospital in Picayune with 103 beds. Too, there are vast medical facilities in New Orleans, Louisiana, which is only about 55 miles west of Bay St. Louis.

I. Sewerage Facilities

The city of Bay St. Louis constructed a modern sewerage disposal system in the mid-1960's with a 42-acre oxidation lagoon with effluent chlorination located in the southwestern portion of the corporate limits, near the railroad. The system serves most of the homes and businesses that existed at the time of installation; however, the city limits were extended in 1968 and much of the newly annexed area is not served now.

The system is considered to be adequate for the annexed area and future growth, and plans have been made to extend the sewerage collection lines with pumping stations to serve the entire corporate area. The monthly charge for sewerage services is one-half of the water bill.

The town of Waveland has never had a sewerage disposal system. However, plans have been underway for several years with the engineering design being completed and applications made for Federal grants and loans to assist in constructing a modern waste collection and disposal system. Announcements were recently made that the Department of Housing and Urban Development had approved a loan of \$955,000, and the Economic Development Administration along with the Federal Water Pollution Control Administration had approved grants totaling \$1,135,740 for this project. Hence, in the near future, Waveland will have a modern municipal sewerage system to serve the entire area.

The only other area of Hancock County with a sanitary sewerage disposal system is the Oak Harbor Subdivision at Pearlington. Rural residents depend on individual septic tanks for waste disposal.

J. Public Welfare Facilities

The Hancock County Public Welfare Department staff consists of a welfare agent, two case workers, one clerk typist, and one commodity clerk. The Welfare Department Office is located in the County Agricultural Building on Necaise Avenue in Bay St. Louis. The commodity warehouse is located about two blocks down the street from the Welfare Office. A summary of the public assistance rendered to the residents of Hancock County through the Welfare Department during the fiscal year July 1, 1968, through June 30, 1969, follows:

OLD AGE ASSISTANCE

Total Applications Handled -----	92
Total Number Determined Eligible -----	57
Total Number Determined Not Eligible -----	31
Total Number Pending -----	4
Total Number Cases Handled -----	276
Total Number Added to Rolls -----	75
Total Number Removed From Rolls -----	45
Total Number Receiving Checks, June 30, 1969 -----	231
Total Amount of Assistance -----	\$81,391

AID TO BLIND

Total Applications Handled -----	2
Total Number Determined Eligible -----	0
Total Number Determined Not Eligible -----	2
Total Number Pending -----	0
Total Number Cases Handled -----	16
Total Number Added To Rolls -----	0
Total Number Removed From Rolls -----	0
Total Number Receiving Checks, June 30, 1969 -----	16
Total Amount of Assistance -----	\$8,505

AID TO DEPENDENT CHILDREN

Total Applications Handled -----	58
Total Number Determined Eligible -----	26
Total Number Determined Not Eligible -----	26
Total Number Pending -----	6
Total Number Cases Handled -----	50
Total Number Added To Rolls -----	28
Total Number Removed From Rolls -----	11
Total Number Receiving Checks, June 30, 1969 (142 Children)-	39
Total Amount of Assistance -----	\$13,423

AID TO PERMANENTLY AND TOTALLY DISABLED

Total Applications Handled -----	75
Total Number Determined Eligible -----	23
Total Number Determined Not Eligible -----	42
Total Number Pending -----	10
Total Number Applications Handled -----	98
Total Number Added To Rolls -----	25
Total Number Removed From Rolls -----	14
Total Number Receiving Checks, June 30, 1969 -	84
Total Amount of Assistance -----	\$38,581

There were 370 people in Hancock County who received welfare checks in the total amount of \$141,900 during the fiscal year ending June 30, 1969. The Welfare Department

also made 74 medical vendor payments to hospitals for old age assistance and permanently and totally disabled recipients in the amount of \$4, 854; and medical vendor payments to nursing homes for 12, 156 days care for similar recipients in the amount of \$63, 256.27.

There are six foster boarding homes for children in Hancock County caring for 15 children under the supervision of the Welfare Department. The county-supported home for the poor and aged, which is located adjacent to Hancock General Hospital on Dunbar Avenue in Bay St. Louis, currently has 13 inmates under the supervision of the Welfare Department. Commodities are dispensed monthly to poor and needy families in the county.

K. Library Facilities

A small library was organized in Bay St. Louis in 1934 as a WPA project supported solely by donations. As the economy of the area improved the support of the library increased accordingly. The number of books increased from about 200 to several thousand making larger quarters necessary. Hence, in 1952, the old Plunket Home at 123 Court Street was purchased for \$7, 800 by liberal donations from public-minded citizens, and a Library Board of Trustees was organized.

The library then was more widely used and gained in favor with the general public. In 1966, the Library Board of Trustees approached the City and County Officials offering the property and books valued at more than \$50, 000 to become a public library. Officials accepted the offer with the County Board of Supervisors levying a one-mill tax, the city of Bay St. Louis, a one-half mill tax, and the town of Waveland, a quarter-mill tax for its support. The library then became the City-County Public Library. This attracted assistance from the Mississippi Library Commission.

A donation of \$10,000 earmarked for a new library building spurred the Board of Trustees to further action. With the advice of local businessmen and civic leaders, the property on Court Street was sold for \$12,000 and a lot facing on Ulman Avenue and U. S. Highway 90 was bought for \$17,000 for a new library building. The services of a local architect were enlisted to draw the design of the proposed building to cost approximately \$250,000. In 1968, the Mississippi Library Commission conducted a demonstration in Hancock County renting more adequate quarters at Ulman and Dunbar Avenues, providing the services of a trained librarian and secretary, and properly cataloguing all the books. Bookmobile service for the rural areas of the county was also initiated to help determine the library needs of all the citizens.

County officials called a bond issue election in the fall of 1968 to finance the proposed new library building, but unfortunately, it failed to pass. However, efforts are continuing to secure Federal grants and other funds, and it is the sincere belief of the Library Board of Trustees that in some way sufficient funds will be made available in the near future to construct the proposed building. In the meantime a new bookmobile has been purchased that serves 27 stops throughout the county; some on a weekly schedule, and others biweekly. The library in Bay St. Louis is open to the public from 9:00 A.M. to 5:00 P.M. on Monday, Wednesday, Thursday, and Friday; from noon to 8:00 P.M. on Tuesday; and from 9:00 A.M. to 12:00 Noon on Saturday. The bookmobile serves Waveland every Monday and Friday from 1:00 to 4:00 P.M., since their branch library was destroyed by Hurricane Camille.

L. Recreational Facilities

Hancock County is one of the most abundantly blessed with recreational facilities of all the counties in the State. This is particularly true as regards hunting, fishing, and

water sports, since it is one of only three coastal counties in Mississippi. It has some 30 miles of shoreline on the Gulf of Mexico, much of it with a snow-white sand beach dotted with piers for fishing and swimming. Other water sports enjoyed include boating, sailing, and skiing. Excellent inland fishing may be found in Pearl River, which forms the western boundary of the county for a distance of about 18 miles, Jourdan River, and many bayous and creeks.

More than three-fourths of the total land area of the county, or nearly 237,000 acres, is in forest land that abounds with wild game. There are squirrels, rabbits, doves, quail, turkeys, ducks, crows, geese, rail, coons, fox, opossums, armadillos, deer, and wild hogs to provide recreation for those who like to hunt. Of course, a great portion of this forest land is in the buffer zone of the NASA Mississippi Test Facility or in private ownership and permission must be secured to hunt on it.

The city of Bay St. Louis has seven municipally maintained community parks or playgrounds for children; Waveland has one, and Oak Harbor Subdivision at Pearlington has one. All the schools in the county have playgrounds adequately equipped with rides, slides, tennis courts, swings, etc., for the neighborhood children. Bay St. Louis, Waveland, and Pearlington have an organized summer program of Little League and Dixie League baseball for boys. The Parks and Recreation Department of the city of Bay St. Louis also sponsors an adult softball league for both men and women in the summertime. There is a bowling alley in Bay St. Louis and a skating rink in Waveland. A local stable provides horseback riding for the public and offers instruction in riding for beginners, all on a fee basis.

There are four public fishing camps located on Jourdan River and two on Pearl River with convenient boat launching ramps. They all have fishing supplies including boats, motors, bait, etc., for sale or rent.

The Hancock County Board of Supervisors in cooperation with the Hancock County Port and Harbor Commission has completed plans for a new county park to be known as Jackson Ridge Recreational Park on one of the prettiest, most uncluttered sections of the entire Gulf Coast. It is located between Waveland and Clermont Harbor overlooking Mississippi Sound embracing 727 acres, a good portion of which is 16th Section land. The State Director of the Mississippi Park System is assisting in the execution of the plans. The Bureau of Outdoor Recreation, U. S. Department of Interior, has already made a matching grant of \$73,000, which with a like amount of county funds was used to purchase 62 acres of the land. Hancock County has a one mill recreational tax levy. Applications are now on file with Federal Agencies for more funds to assist in the completion of the park.

To cater to fresh and salt water swimming and fishing, camping of all types, hiking, group and family picnics, sports enthusiasts, and boating fans, with a marina and launching area, the Jackson Ridge Recreational Park is, according to the Director of the Mississippi Park System, probably destined to become the showplace of the Mississippi Gulf Coast.

Plans are also on the drawing board for developing county parks and recreational areas on Bayou Caddy, Jourdan River, and at Pearlington on Pearl River as funds become available.

Diamondhead Properties, Incorporated, announced early this year that out of 5,500 acres of virgin wooded and rolling land situated on the highest ground on the Mississippi Gulf Coast area, "Diamondhead," the largest residential-resort type recreational development ever undertaken in the southern part of the United States, will rise. This project is located along the northwestern portion of St. Louis Bay extending inland for several miles, with two miles of shoreline on the Bay and nine miles on the Jourdan River and Cutoff Bayou. The property has seven miles of frontage on the new Interstate Highway 10 with an interchange

in the center of the project. Phase one of the project, slated to be completed by mid-1970, will include the construction of 10 model homes to be sold at builder's cost, a million-dollar country club, an airport, central marina, riding stables, driving range, 18 holes of a 36-hole golf course, and a condominium apartment complex.

The master development plan provides for a commercial shopping center, schools, churches, etc., a total investment in excess of \$100 million. They will begin to sell lots to the public the latter part of 1970 with a minimum of control over the types of residences to be built. Once completed, the development could very well be a city of some 25 to 30 thousand people.

M. Civic, Social, Service and Fraternal Organizations

The civic, social, service, fraternal, and other organizations that are active in Hancock County are listed as follows:

- American Legion Post
- American Legion Auxiliary
- Bay St. Louis Dixie Youth Baseball, Inc.
- Bay St. Louis Extension Homemakers Club
- Bay St. Louis Junior Chamber of Commerce
- Bay St. Louis Rotary Club
- Bay St. Louis Zoning Committee
- Bay-Waveland Credit Union
- Bay St. Louis Friendly Square Dance Club
- Bay St. Louis Garden Club
- Bay St. Louis Yacht Club
- Bay St. Louis Yacht Club Juniors
- Boy Scouts of America
- Candy Stripers
- Clermont Harbor Civic Association
- Clermont Harbor Extension Homemakers Club
- Girl Scouts of America
- Hancock County Chamber of Commerce
- Hancock County Art League
- Hancock County Chapter American Red Cross
- Hancock County Chapter American Cancer Society
- Hancock County Blood Bank
- Hancock County Emergency Relief Fund
- Hancock County Farm Bureau
- Hancock County Heart Fund

Hancock County Homemakers Council
Hancock County Port and Harbor Commission
Hancock County United Fund Association
Knights of Columbus Le Duc Council #1522
Knights of Columbus Auxiliary
Lakeshore Garden Club
Masonic Lodges
Eastern Star Chapters
Sons of the American Legion
Town and Country Garden Club
Veterans of Foreign Wars Post #3253
Veterans of Foreign Wars Auxiliary #3253
Waveland Civic Association
Waveland Extension Homemakers Club
Woodmen of the World

N. Transportation Facilities

Highway Transportation^{1 /}

U. S. Highway 90 is the major highway in the county. It is a trunkline highway extending from Jacksonville, Florida westward to Texas along the Gulf Coast passing through Bay St. Louis, Waveland, and Pearlington. It is four-laned from Waveland eastward along the Coast. Interstate Highway 10, now under construction, will be a four-lane east-west route through the county a few miles north of U. S. Highway 90 and generally parallel to it. It will have three interchanges; one in the western part of the county in the Mississippi Test Facility buffer zone where it intersects State Highway 604, one where it intersects State Highway 603 just south of Kiln, and another in the eastern part of the county north of Bay St. Louis. When this interstate route is completed it will be a great asset to the area, enhancing tourism and the industrial attractiveness of the county. U. S. Highway 11 cuts across the extreme northwestern corner of the county running through the Santa Rosa Community.

^{1 /} Mississippi State Highway Department; and Mississippi Public Service Commission, Jackson, Mississippi

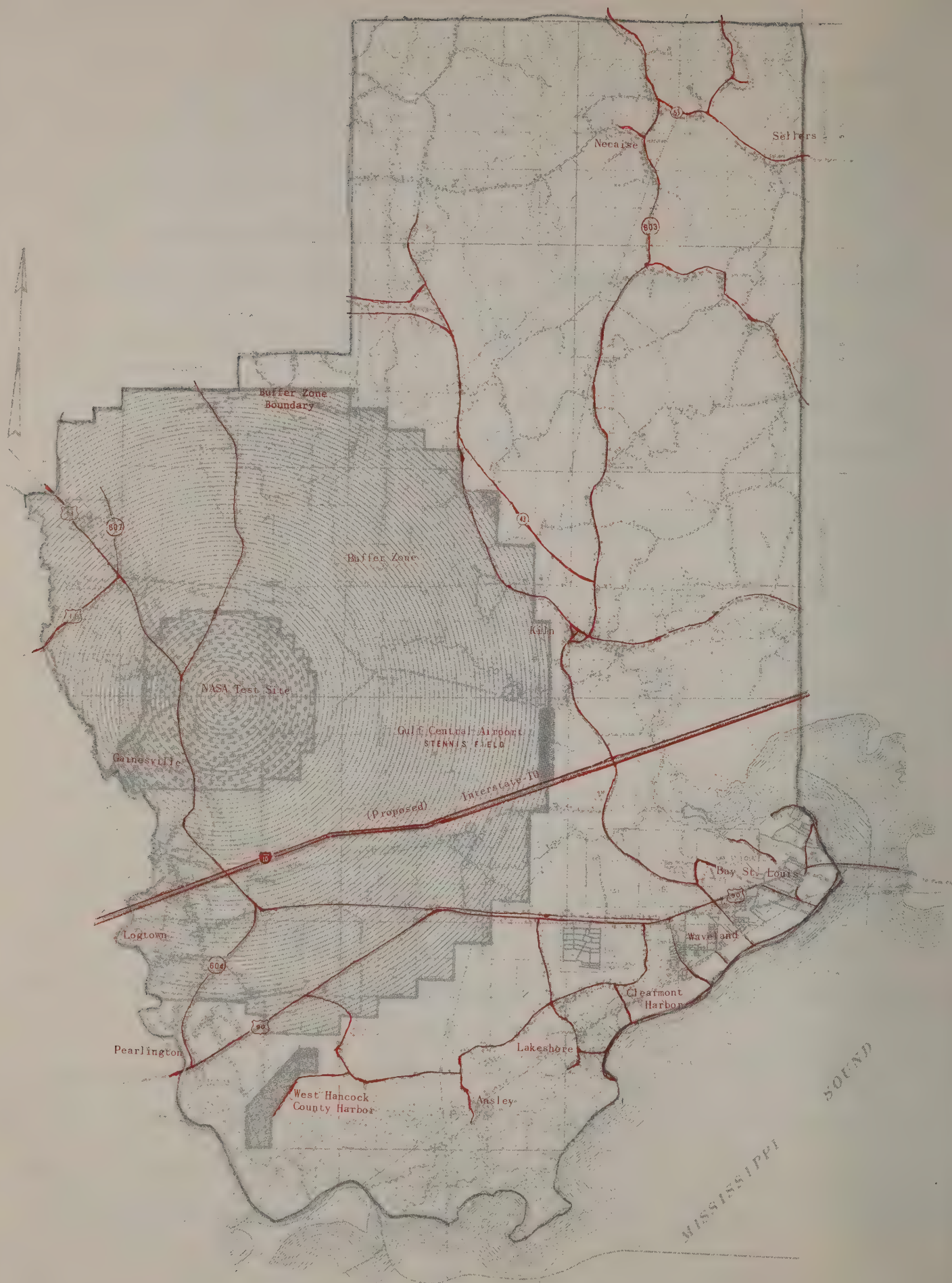
State Highway 603 junctions with U. S. Highway 90 in the Bay St. Louis-Waveland area and runs northward through the eastern portion of the county serving the Kiln and Necaise Communities. It intersects State Highway 53 just north of Necaise and connects with Interstate Highway 59 just south of Poplarville in adjoining Pearl River County. State Highway 53 runs from Poplarville to Gulfport cutting across the extreme northeastern part of the county through the Sellers Community.

State Highway 43 had to be relocated on account of the Mississippi Test Facility. It now junctions with State Highway 603 just north of Kiln and runs westward to Picayune.

State Highway 604 provides access to the Mississippi Test Facility from two points on U. S. Highway 90--one near Waveland and generally parallel to it, and one at Pearlington--merging northwest of Logtown, and continuing northward through the Test Area to Picayune. It intersects Interstate Highway 10 about three miles south of MTF fee area, and there is an interchange here.

In addition to the paved State and Federal Highways, there is a network of county roads with a good portion of the mileage being black-topped, that serves all areas of the county providing good connections with the highways. Additional mileage of these county roads is being paved each year. The only roadside park in the county is located on U. S. Highway 90 about five miles northeast of Pearlington.

Regulated intrastate and interstate passenger bus service for Hancock County is provided by Greyhound Lines, Incorporated, between New Orleans, Louisiana, and Mobile, Alabama. It operates nine busses east and west each day over Interstate Highway 10 and U. S. Highway 90 serving Pearlington and Bay St. Louis. North-south connections are made at Gulfport



Map No. -- Highway and Road Network, Hancock County

to the east and at New Orleans to the West. Greyhound Lines also operate over U. S. Highway 11 which crosses the extreme northwestern corner of the county, but there are no stops in the county; the nearest station stop being at Picayune.

Four motor freight common carriers of general commodities are authorized by the Mississippi Public Service Commission for intrastate operations into or through Hancock County. (1) Biloxi Transfer Company provides truck freight service to all points in the county over all highways and roads. (2) M-F Express operates between Hattiesburg and the Louisiana-Mississippi state line through Hancock County over U. S. Highways 90 and 11. (3) Highway Express serves all points in the county over all highways and roads. (4) Shippers Express is authorized to operate from the Mississippi -Louisiana state line over U. S. Highway 90 through Hancock County. Of course, truck lines with state-wide authority, or with interstate authority from the U. S. Interstate Commerce Commission, may go into or through Hancock County over all highways.

Railroad Transportation

The main line of the Louisville and Nashville Railroad runs east-west through the extreme southern part of the county, generally parallel to the coastline, providing passenger and freight service. Passenger service is available at Bay St. Louis and Waveland with Bay St. Louis being the only agency station. There are two passenger trains daily, one northbound and one southbound. The southbound train departs Bay St. Louis at 9:23 A.M. for New Orleans, Louisiana, and points west as far as the West Coast by Southern Pacific connection out of New Orleans. The northbound train departs Bay St. Louis at 6:39 P.M. for Mobile, Montgomery, Birmingham, Decatur, Nashville, Louisville, Cincinnati and Chicago, with other connections from Chicago and Cincinnati.

There are two through-freight trains daily, and two local freights daily providing carload service to Bay St. Louis, Waveland, Lakeshore, and Ansley, through operational spurs at these points. The east and northbound local freight originates in New Orleans at 6:00 A.M. and usually arrives in Bay St. Louis about noon. The west and south-bound local freight originates in Mobile at 6:00 A.M. and usually arrives in Bay St. Louis about 3:00 P.M. Coast to coast shipments can be made through an excellent system of connecting routes.

When the Mississippi Test Facility was located in Hancock County, the New Orleans and North Eastern Railroad built a spur track from the main line at Nicholson to provide freight service for the Test Site. Nicholson is located just across the county line in the extreme southwestern corner of Pearl River County.

Air Transportation ^{1/}

More than a decade ago the Hancock County Board of Supervisors began receiving complaints about the small county airport located just north of Bay St. Louis. It had a sod landing strip that was subject to flooding; it was more or less unattended, and entirely inadequate. With the coming of the NASA Test Site, the needs for a better airport became urgent; hence, the Supervisors delegated the Hancock County Port and Harbor Commission to have a feasibility study made. An engineering firm made the study and made recommendations which resulted in the present facility.

Gulf Central Airport-Stennis Field became a reality and was dedicated April 26, 1970.

The airport is located about nine miles northwest of Bay St. Louis between Interstate Highway 10 and Jourdan River, about one and a half miles west of State Highway 603 from which there is a paved access road. The buildings are located on county-owned land and the runways are located just inside the uninhabited area of the NASA buffer zone. The main runway is

^{1/} Mississippi State Aeronautics Commission, Jackson, Mississippi

presently 4,500 X 150 feet with plans to extend it to 10,000 feet in length. The runway, taxi strip, and car parking area, are paved. It is built to accommodate modern jet planes. The passenger terminal, administration building and control tower are completed with hangers and service facilities under construction. The field is entirely fenced and a contract for lighting is being negotiated. The field is attended during daylight hours with fuel, minor maintenance, unicom, aircraft charter service-sales and rentals, flying instruction, and automobile rentals available.

The field is now designated by the Federal Aviation Authority as "general aviation" but application is being made to have it re-designated as "reliever airport" due to its proximity to New Orleans, Mobile and Gulfport airports. Negotiations are now underway to establish headquarters of at least one recognized "fedder airline" at Stennis Field. There is an Industrial Park adjoining the airport with attractive industrial sites available.

The nearest point with scheduled commercial air carrier service to all sections of the country is the Biloxi-Gulfport Airport, located only about 20 miles east of Bay St. Louis. It is served by Southern Airways with 17 flights daily in all directions by DC-9 jets. Recently, two round trip flights to Chicago and one to New York City have been added. The timetable covering the Gulfport-Jackson-Chicago service is this: leave Gulfport at 7:87 A.M., arrive in Jackson at 8:31 A.M. and Chicago at 10:35 A.M.; or leave Gulfport at 5:37 P.M., arrive in Jackson at 6:41 P.M. and Chicago at 9:05 P.M. The return flight leaves Chicago at 7:00 A.M., Jackson at 9:15 A.M. and Gulfport at 10:19 A.M. Times for the New York City flight are as follows: leave Gulfport at 6:00 A.M., CST, and arrive in New York at 10:46 A.M., EST; and leave New York at 5:59 P.M., EST, and arrive at Gulfport at 8:52 P.M., CST.

Of course, more elaborate airport facilities are found at New Orleans International Airport which is about 55 miles west of Bay St. Louis. It is served by cargo carriers and several major airlines with many flights hourly in all directions.

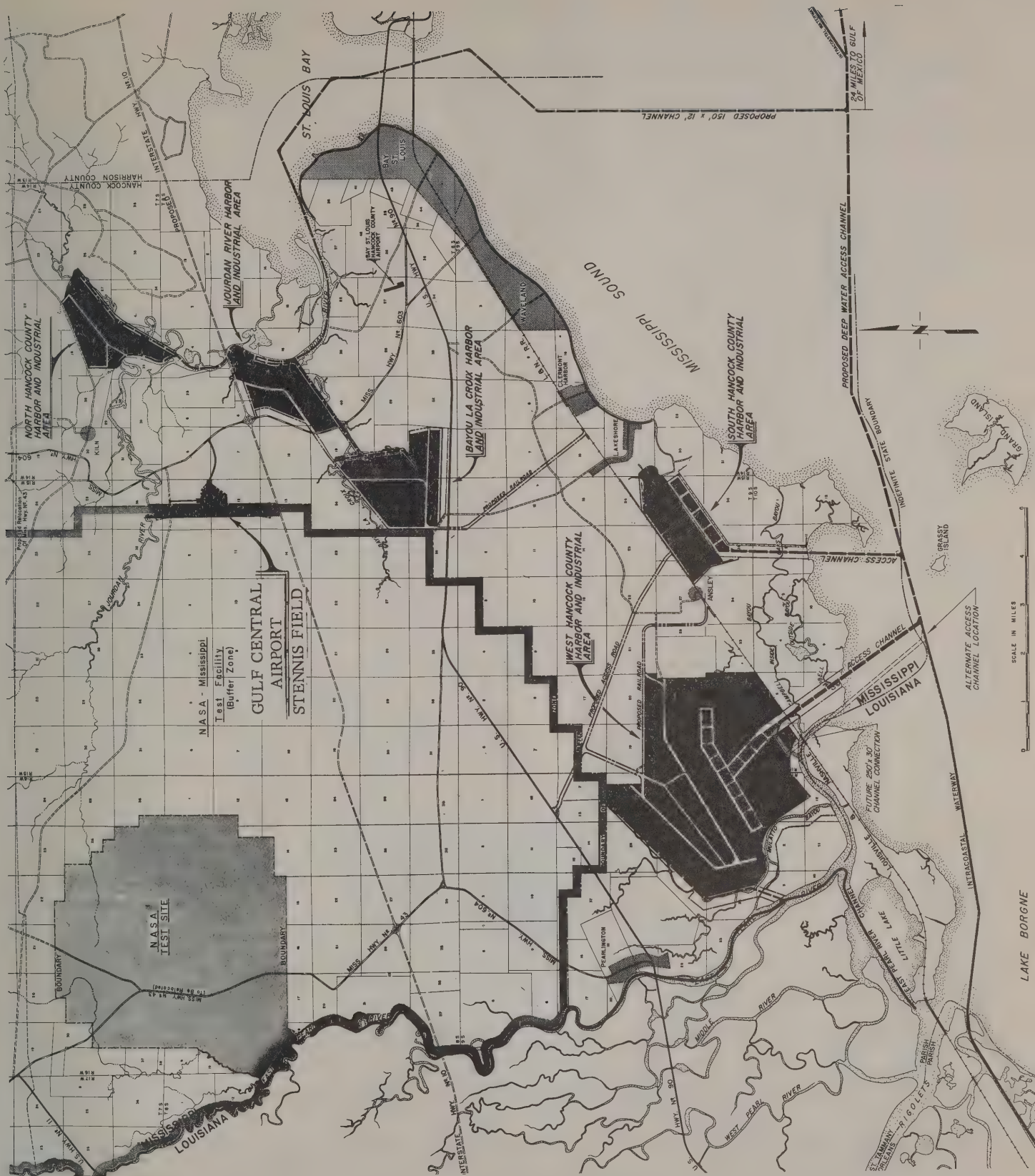
Water Transportation

Some several years ago the Hancock County Board of Supervisors created an advisory body, the Hancock County Port and Harbor Commission, to assist in industrial development programs. The Commission consists of seven members; one appointed by each of the supervisors, and by the municipal governments of Bay St. Louis and Waveland. The work of the Commission is supported by a two-mill tax levy.

A nationally known consulting engineering and planning firm was employed to make a feasibility study and master plan for a port and harbor development program. The master plan includes five waterfront industrial districts at the following locations:

- (1) West Hancock County Harbor and Industrial Area located on Mulatto Bayou connecting with East Pearl River southeast of Pearlington.
- (2) South Hancock County Harbor and Industrial Area located on the south side of the L. & N. Railroad between Ansley and Lakeshore.
- (3) Bayou La Croix Harbor and Industrial Area located about one mile west of where State Highway 603 crosses the Bayou.
- (4) Jourdan River Harbor and Industrial Area located on the River just south of where Interstate Highway 10 crosses the River.
- (5) North Hancock County Harbor and Industrial Area located about two miles east of Kiln where Rotten Bayou joins Jourdan River.

It is anticipated that these harbor and port facilities will be developed in the order listed. The development of the West and South Hancock Harbors is predicated on the ultimate construction and maintenance of a deep water access channel and seaport.



Map No. 4 -- Proposed Harbors and Industrial Areas, Hancock County

The West Hancock County Port being constructed on 2,200 acres of county-owned land is approximately 65 per cent complete. A paved access road connecting with U. S. Highway 90 is complete. A railroad spur from the L. & N. Railroad at Ansley is being constructed. A 1,200 acre industrial area is served by the railroad and has water frontage on the industrial channel which is 12 feet deep, 150 feet wide, 8,300 feet long, with a turning basin 400 feet wide and 800 feet long. This is a shallow water port with a minimum draft of 12 feet provided in the access channel in Mulatto Bayou leading into Pearl River, then to the intracoastal waterway. Public barge terminal facilities are now under construction.

The only water transportation facilities now operable in Hancock County consists of a channel from Gainesville on Pearl River which serves the NASA Test Site, and two privately owned barge loading docks--one on Jourdan River near Kiln and the other on Mulatto Bayou adjacent to West Hancock County Port--primarily for transportation of pulpwood and other forest products. The proposed deep water seaport will have a channel 30 feet deep and a bottom width of 250 feet providing access to the New Orleans gulf outlet canal to handle sea-going vessels.

The nearest deep water seaport facilities are at Gulfport and New Orleans.

O. Miscellaneous Services and Facilities

Lodging facilities in Hancock County might be considered adequate for present needs. There are eight motels along U. S. Highway 90 in the Bay St. Louis-Waveland area with a total of 278 units. The rates range from \$6 to \$13 per day single, and from \$9 to \$16 double. The furnishings and accommodations range from ordinary to elaborate. One of the motels is new and contains 100 units that are splendidly furnished, and it has a good restuarant and swimming pool. It is understood that another large "name" chain motel is planning to construct

a luxury facility in the area in the near future. This area, as all along the Gulf Coast, caters to tourists since it is more or less a vacation resort area and good lodging facilities are very essential in attracting the tourist trade. Some of the several apartment complexes provide rooms for tourists during the rush season.

Along this stretch of U. S. Highway 90 there are several good restaurants, many curio and souvenir shops, and numerous candy stores. Bay St. Louis lays claim to the "Praline Capital of the World," each shop having its own secret formula for making delicious creole praline candies. Repeat orders are received from all parts of the United States from tourists who made their original purchase here. All the towns and villages have ample eating facilities.

There are 16 practicing attorneys in the county to provide legal services for its citizens.

There are 10 general insurance agencies in Bay St. Louis and Waveland, and about 12 other agents in the county representing individual insurance companies that provide coverage of all kinds at standard rates. There are ten medical doctors, four dentists, one chiropractor, two optometrists, twenty-six registered nurses, eighteen licensed practical nurses, and six midwives, who provide health services in the county.

Other miscellaneous services and facilities available to residents of Hancock County include six machine shops, eight welding shops, two blacksmith shops, two ready-mix concrete plants, one small sawmill, thirty-two construction companies and contractors, five pulpwood yards, six automobile dealers with service departments, eleven auto repair shops, six laundry and dry cleaning plants, two laundromats, two printing plants, one frozen food locker plant, one theatre, one skating rink, one funeral home, two florists, three nurseries, eleven barber shops, fourteen beauty shops, five plumbing and repair shops, nineteen service stations, one retail and one wholesale auto parts dealers, one tire recapping plant, three bakeries,

three billiard parlors, and six radio and TV repair shops. Then too, there are many trade outlets which offer goods and services that one would expect to find in any county, such as: grocery stores, drug stores, variety stores, department stores, hardware stores, apparel shops, jewelry stores, building supply stores, furniture and appliance dealers, and others.

VI. POTENTIAL INDUSTRIAL AND BUSINESS SITES

After enabling legislation was passed by the Mississippi Legislature in 1962, the Hancock County Board of Supervisors created an advisory agency known as the Hancock County Port and Harbor Commission in 1963. The objectives were to encourage and promote economic growth and development of the county through new industrial payrolls and added commerce; to enhance potential for industrial development by providing transportation facilities--water and air--and the acquisition and improvement of industrial land areas adjacent to such facilities. The Commission employed a Director and staff to pursue this promotional program. Then, they employed a nationally known consulting engineering firm to prepare a preliminary planning report, a feasibility report, and finally a complete master plan for the development of Hancock County.

To finance the program, the county floated a bond issue for \$1,750,000 in 1966, levied a two-mill tax, and arranged to receive two-mills of the State ad valorem tax collected in the county. In addition the Commission has made application for and secured all available Federal grants and loans to assist in carrying out their plans.

The Gulf Central Airport-Stennis Field is now a reality, being dedicated April 26, 1970, and is operational, even though not fully completed according to ultimate plans for development. The airport was constructed at a cost of more than one million dollars. The West Hancock County Harbor and Industrial Area is approximately three-fourths completed and final completion is expected in 1970. Then, work will begin on other projects included in the master plan, in the order planned.

The Director of the Hancock County Port and Harbor Commission in the year-end report submitted to the Board of Supervisors in January 1970 revealed that advance negotiations

were underway for location of two multi-million dollar concerns at the West Hancock County Harbor and Industrial Area, and a small air-oriented industry wishing to locate at Gulf Central Airport. One concern to be known as Hancock Container Corporation, valued at \$8.5 million, will manufacture metal shipping containers turning out the units at the rate of one every four minutes. It is expected to be in production in 1971. The other concern is a shipyard expected to cost more than nine million dollars. The corporation has secured initial contracts and will gear to construct various types of craft on a "continuous-flow" basis. When fully operational these industries will employ more than 1,000 people and provide the much-needed shot in the arm to a Hurricane Camille shattered economy.

Of course, there are a number of other attractive and desirable industrial sites available in the West Hancock Harbor and Industrial Area, and other similar sites will become available at other places in the county as the master plan is executed. (See pages 133-134.)

Then too, the NASA Test Facility development is scheduled to be phased out in the very near future and this area should provide numerous desirable industrial sites with a barge canal connecting with Pearl River at Gainesville; also, a spur of the N.O. and N.E. Railroad serves the area.

